



Replacement Sheet

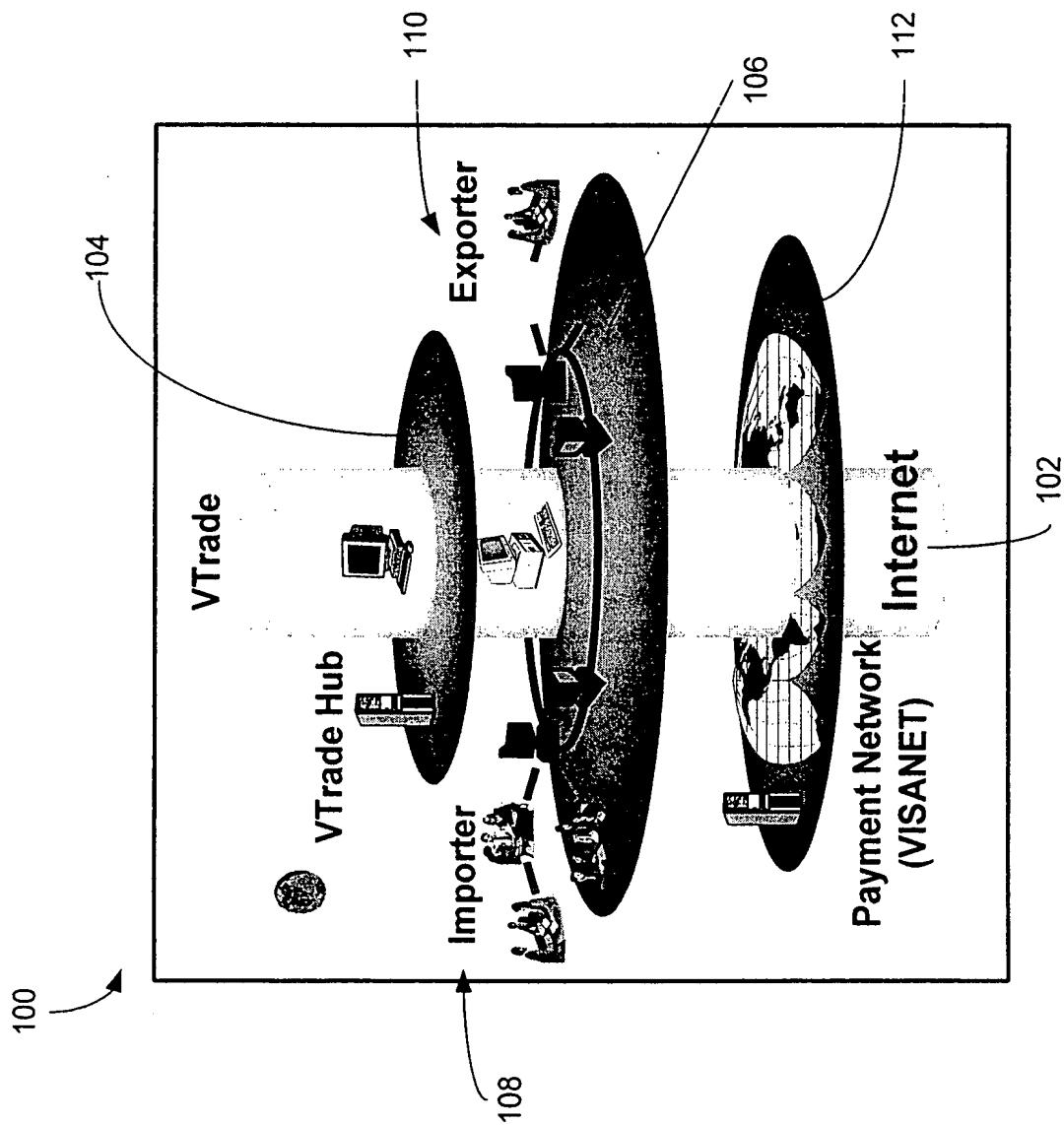


Figure 1

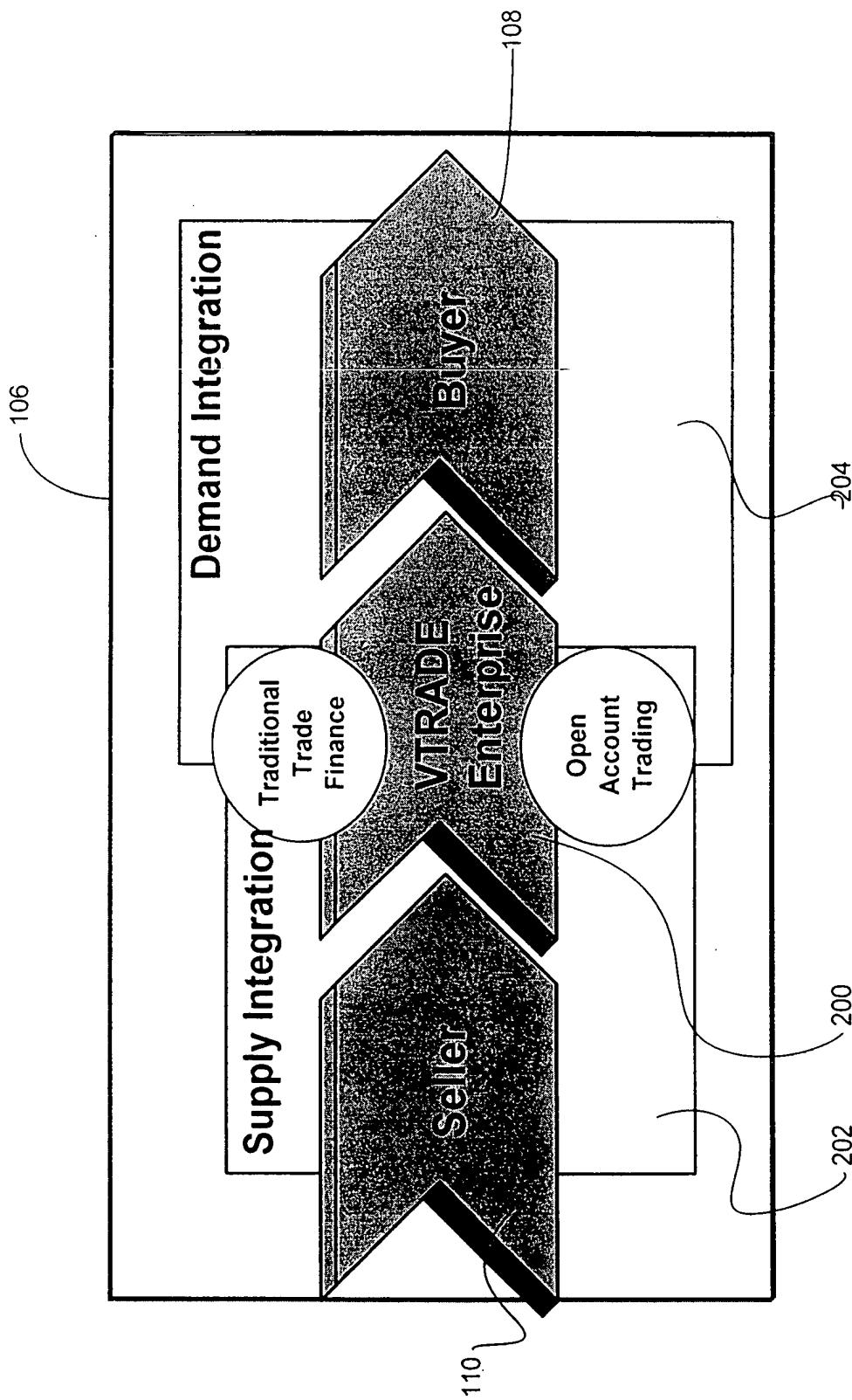


Figure 2

Replacement Sheet

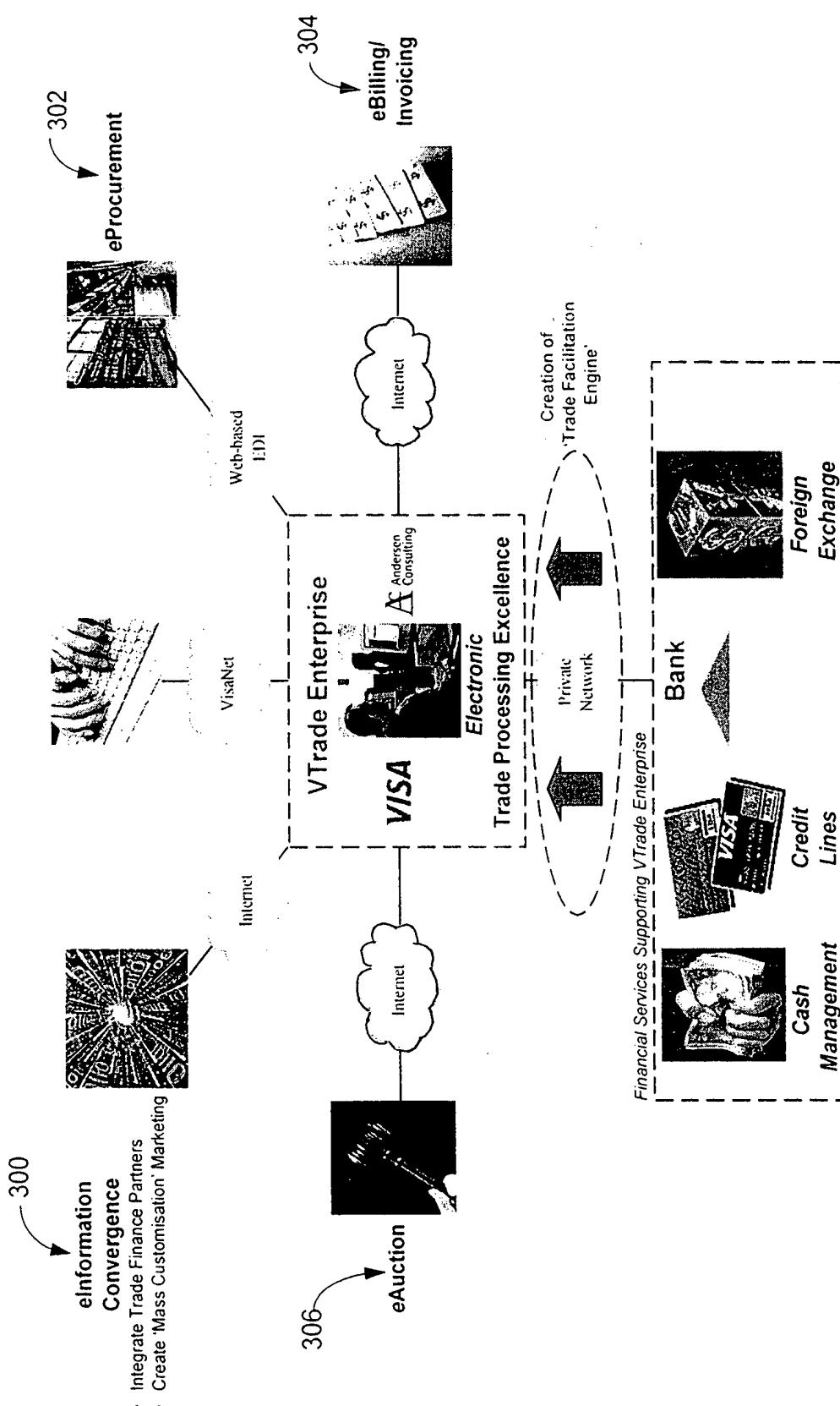


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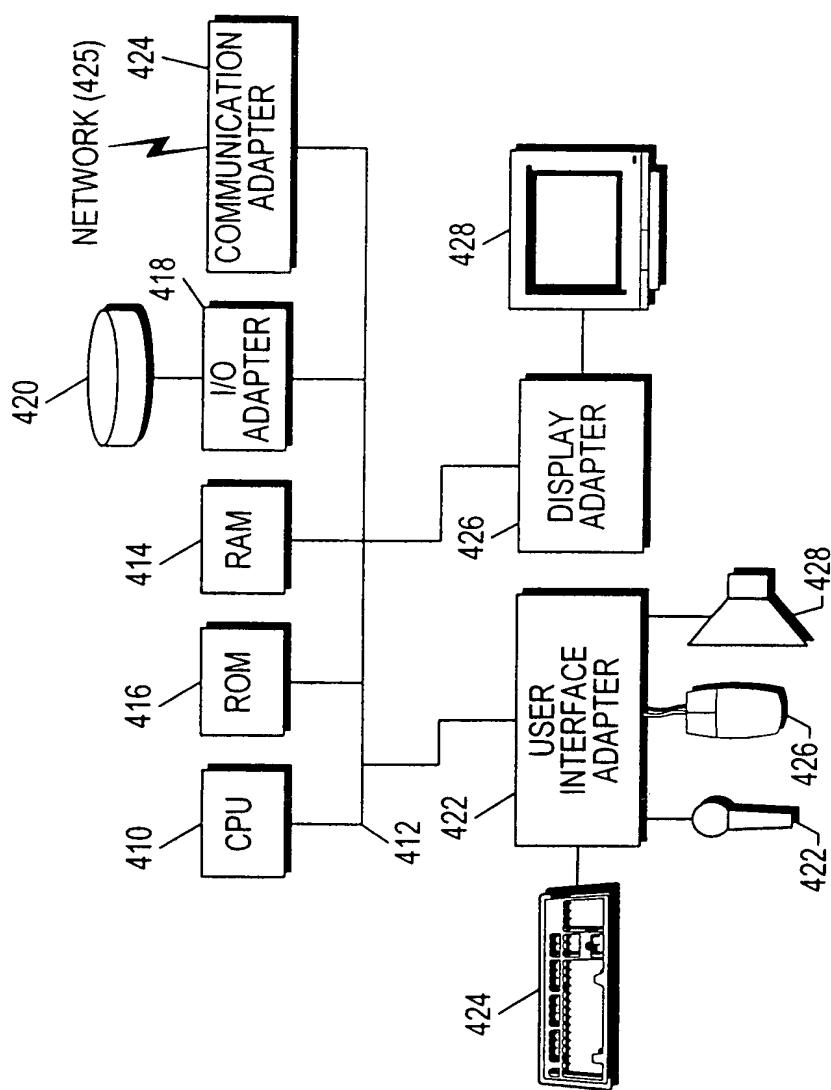


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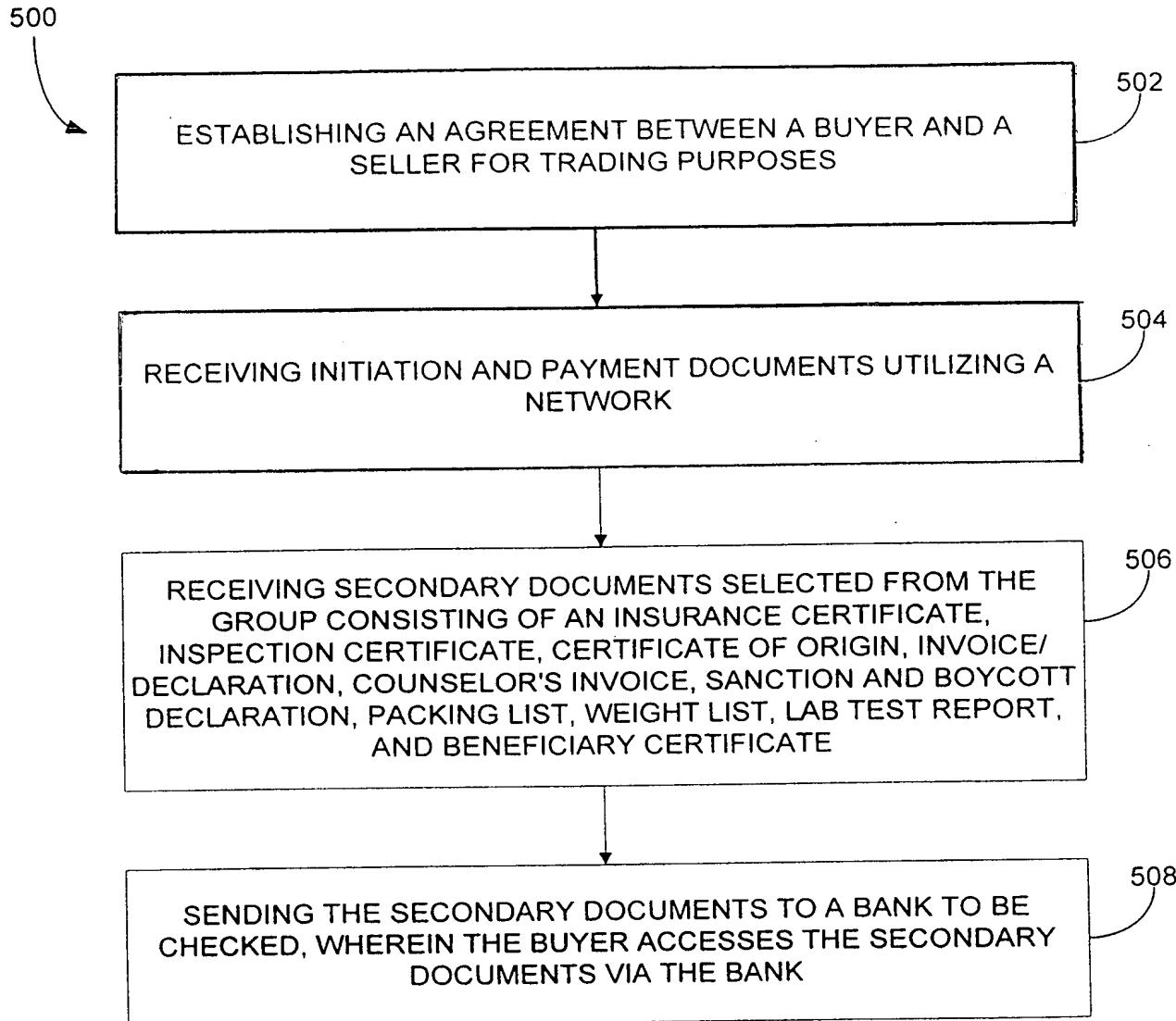


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Replacement Sheet

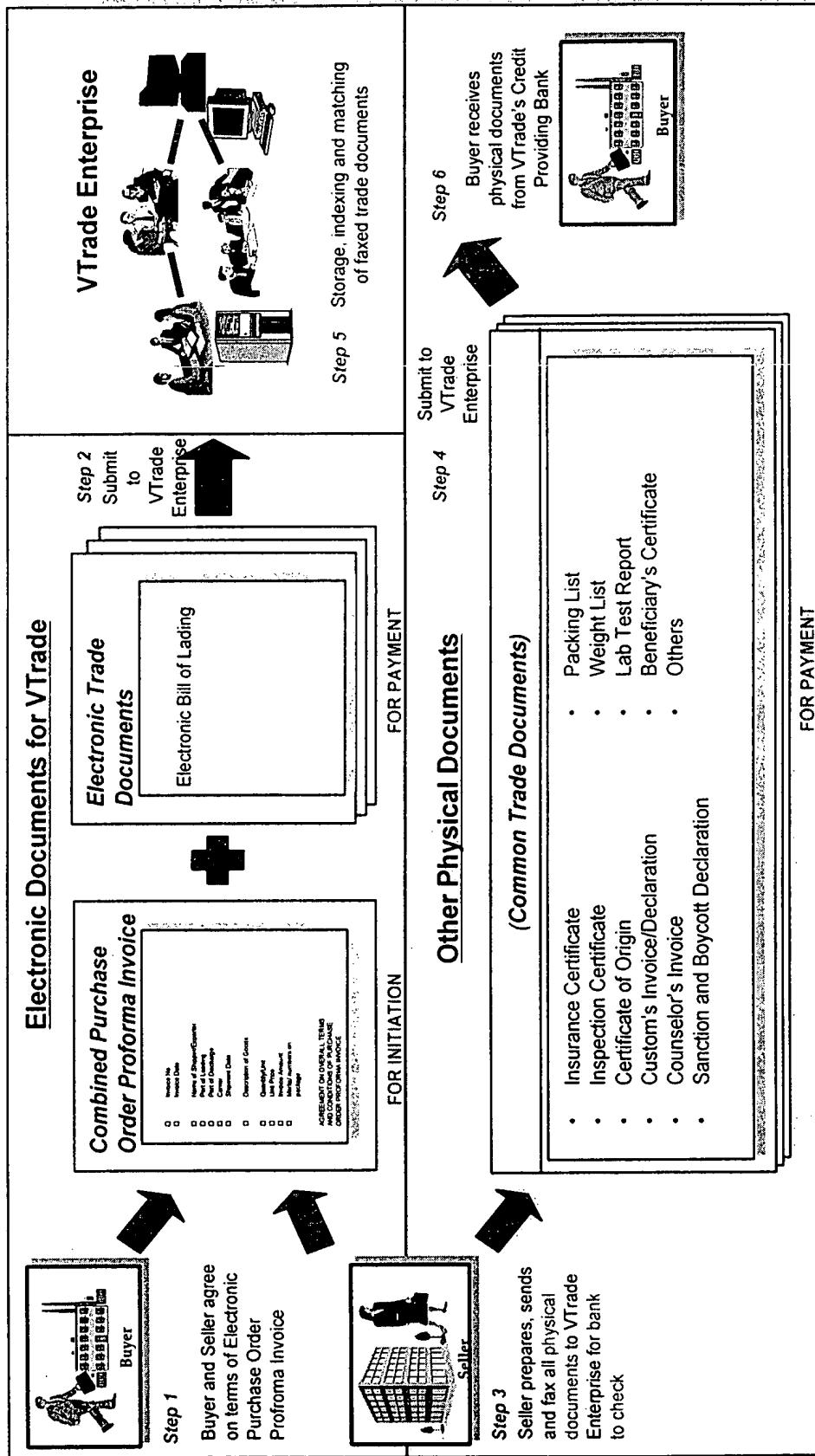


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Replacement Sheet

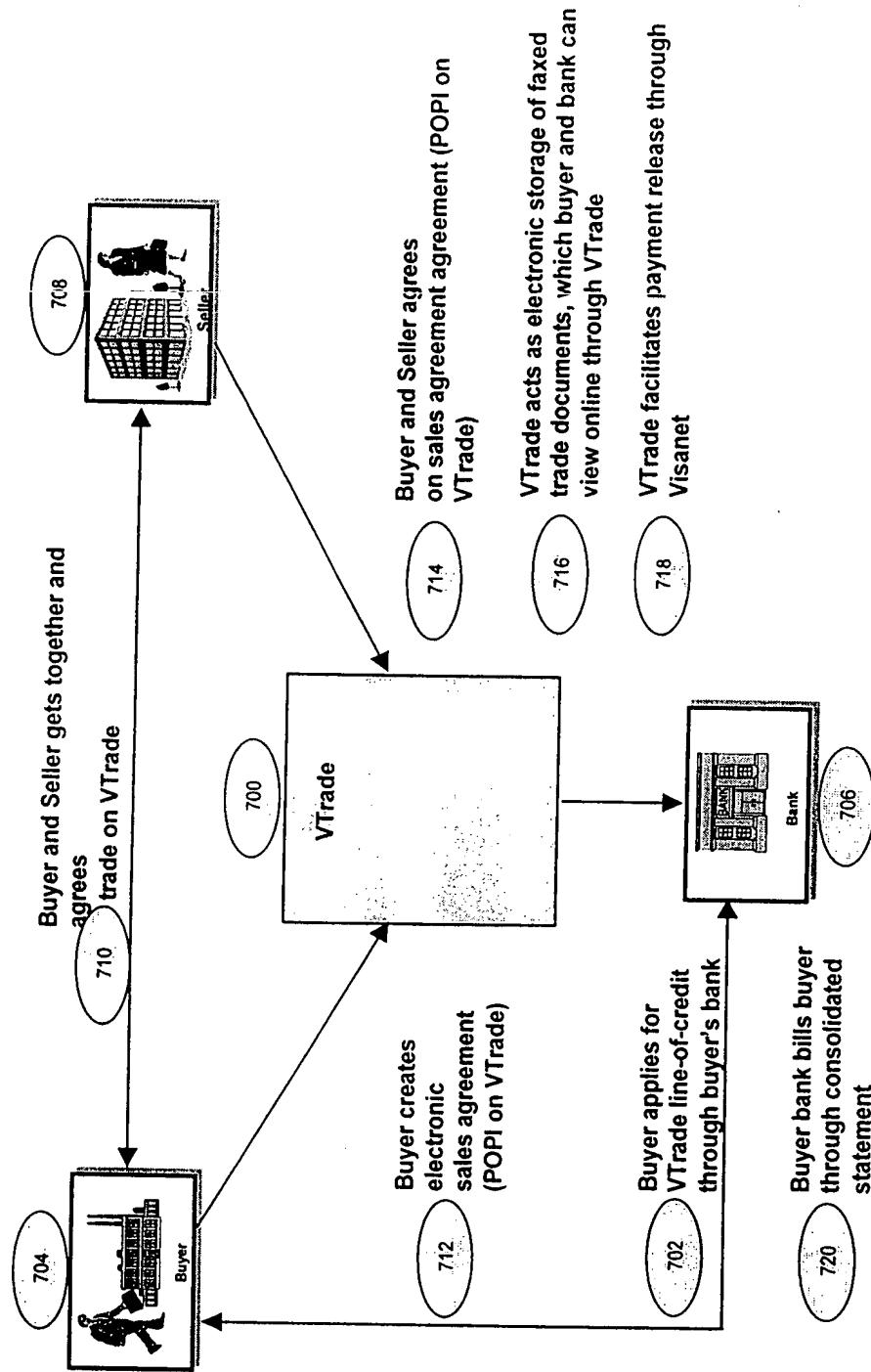


Figure 7

Replacement Sheet

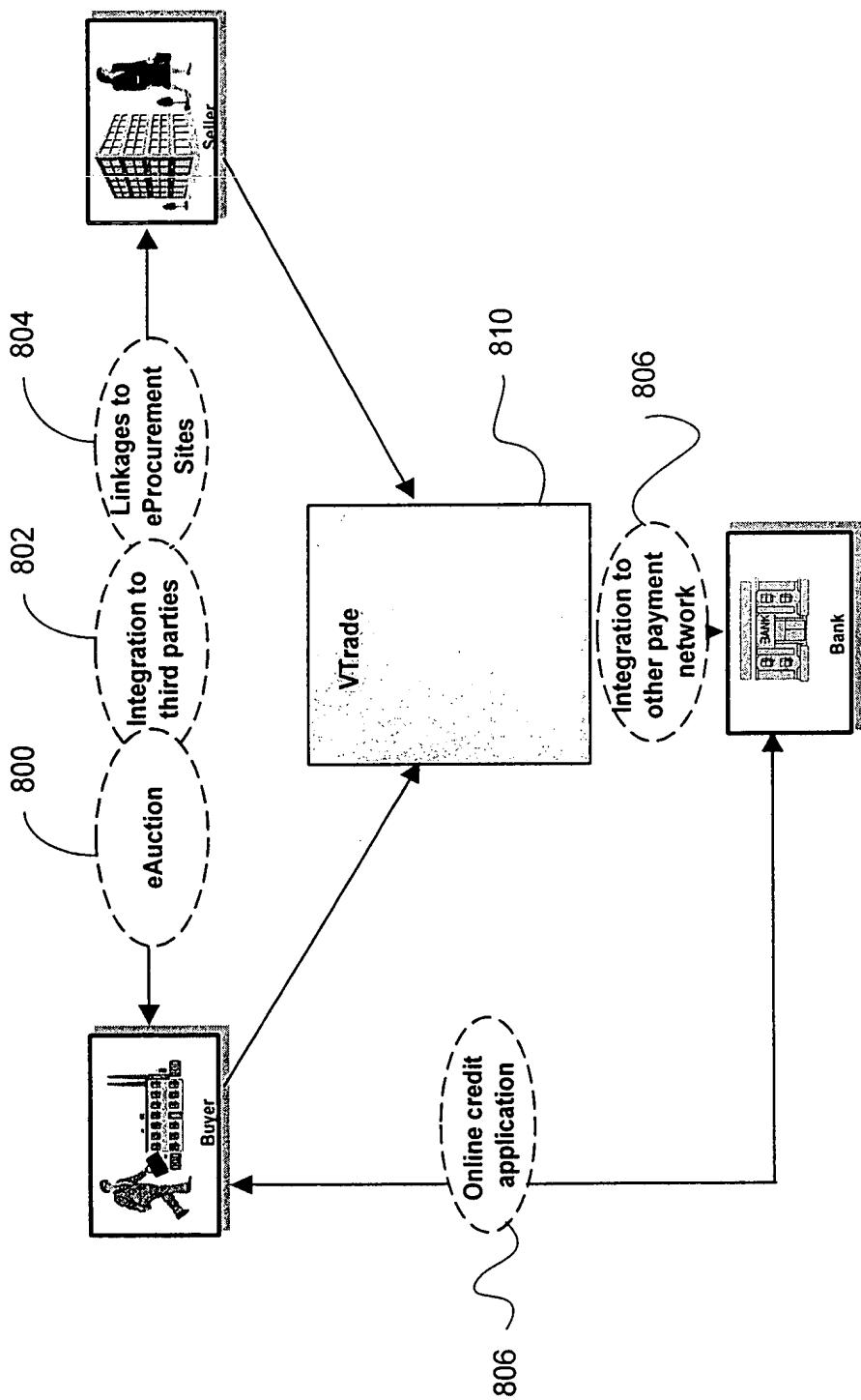


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Replacement Sheet

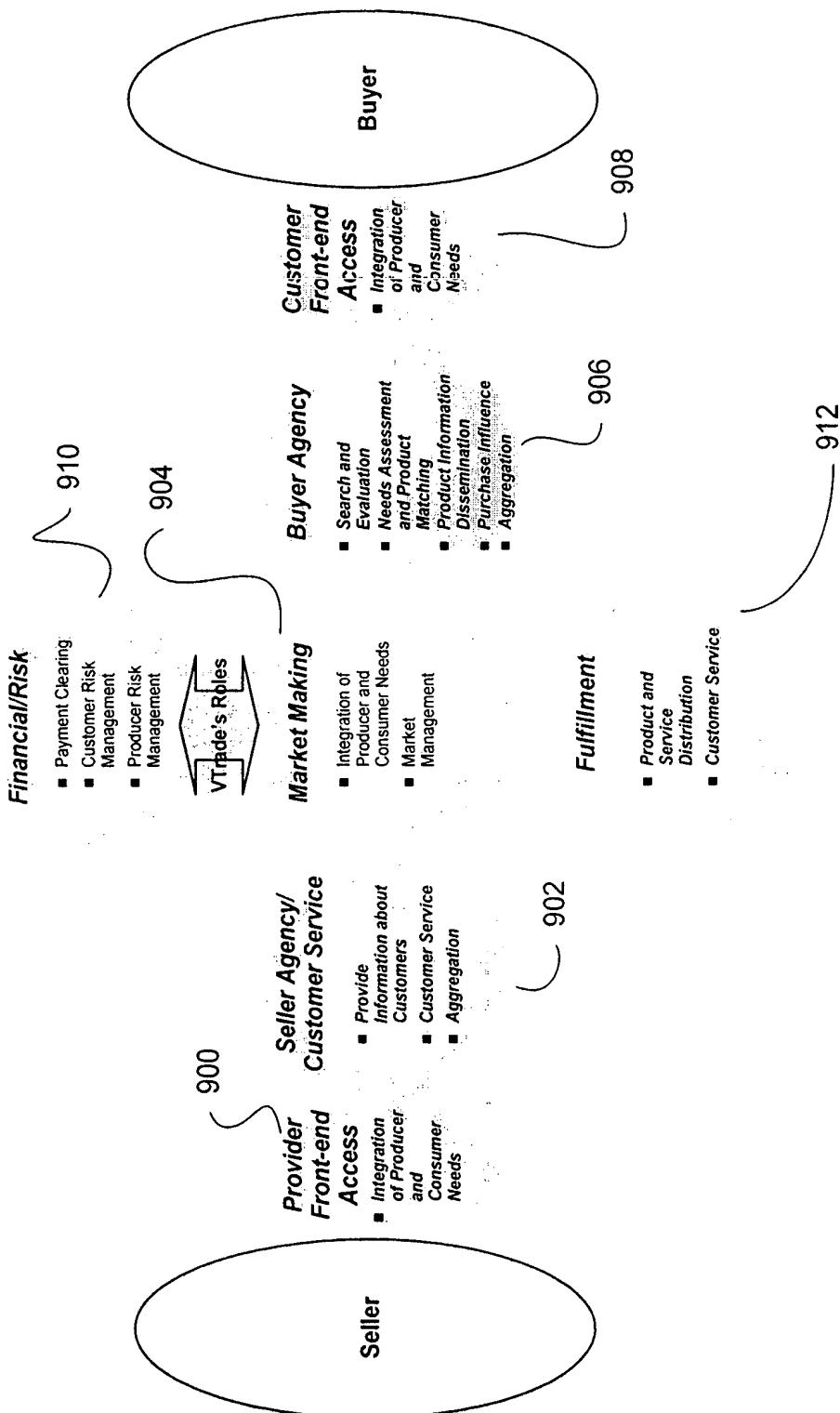


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Replacement Sheet

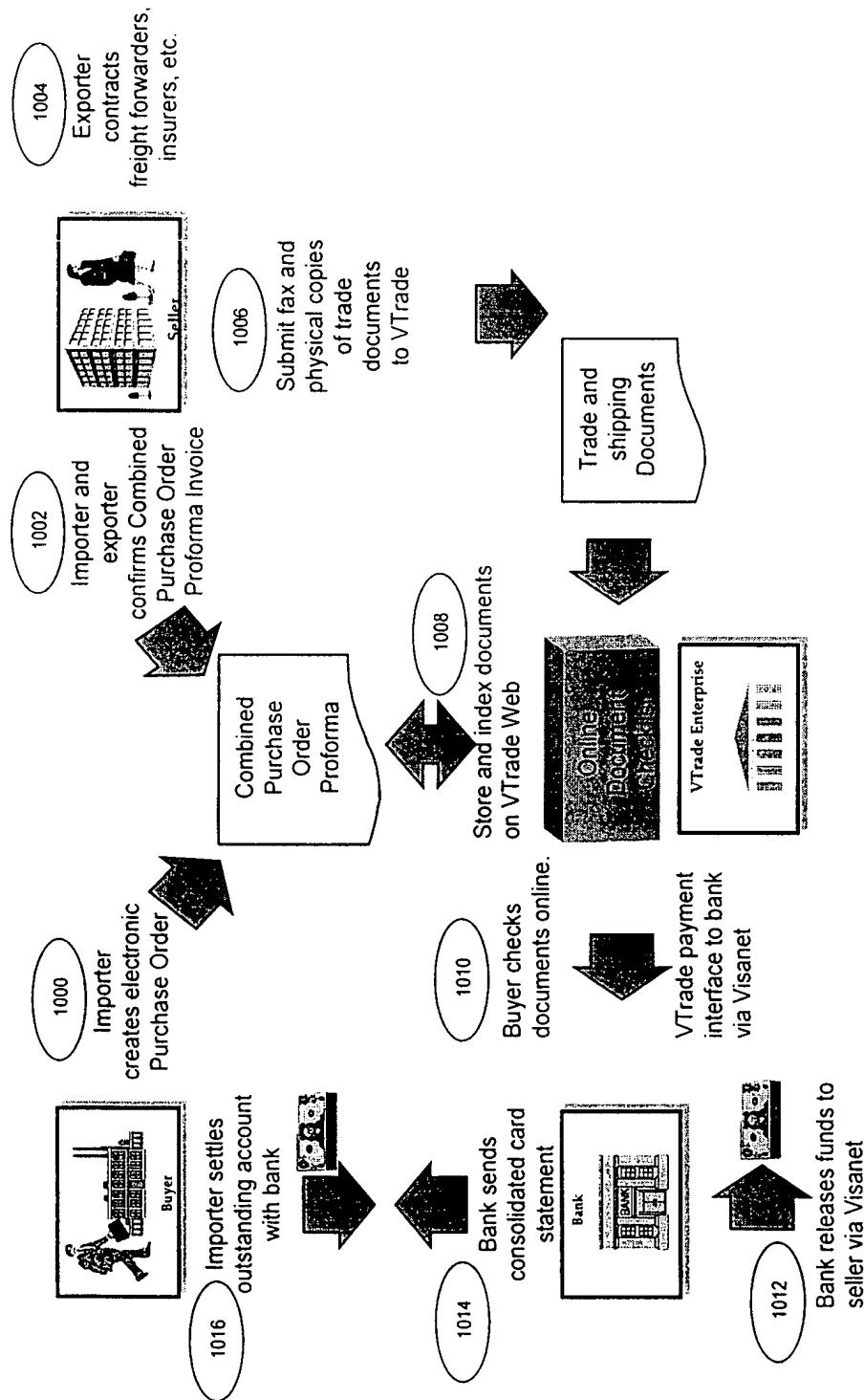


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Replacement Sheet

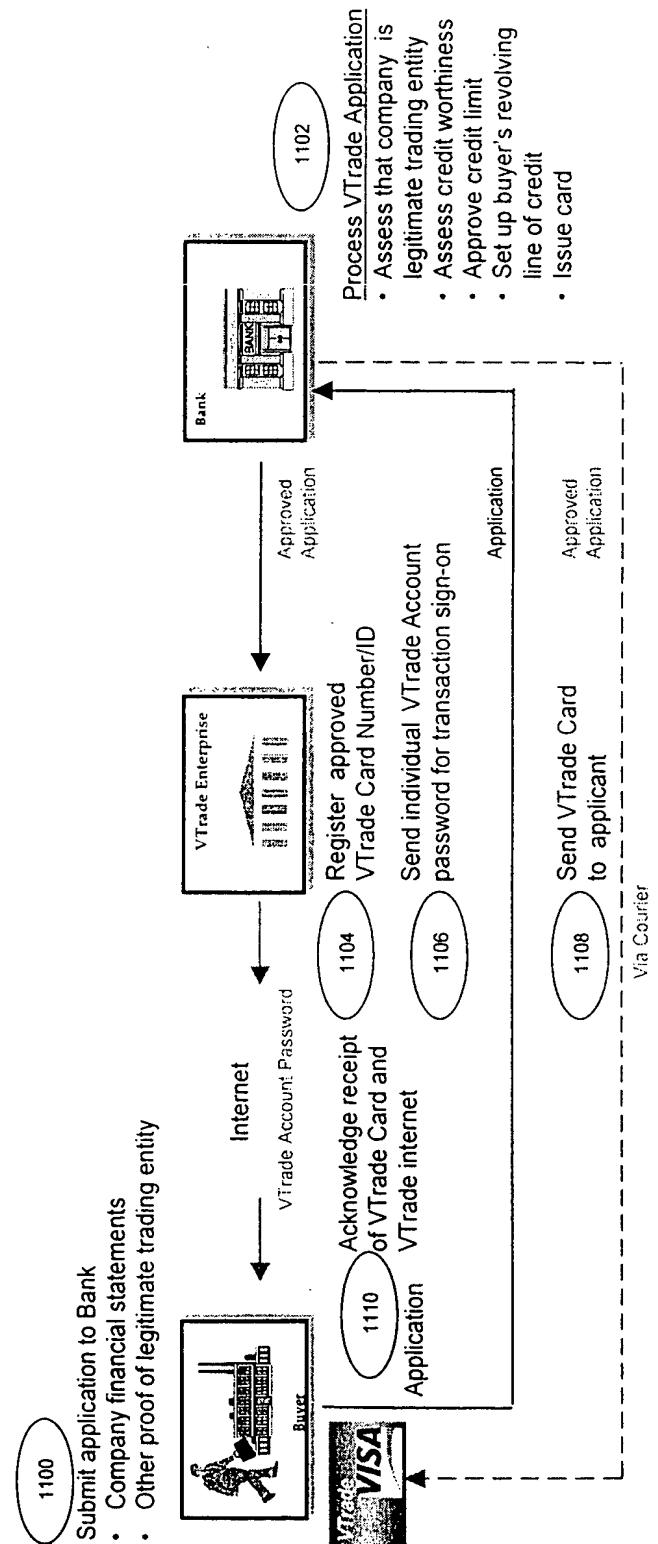


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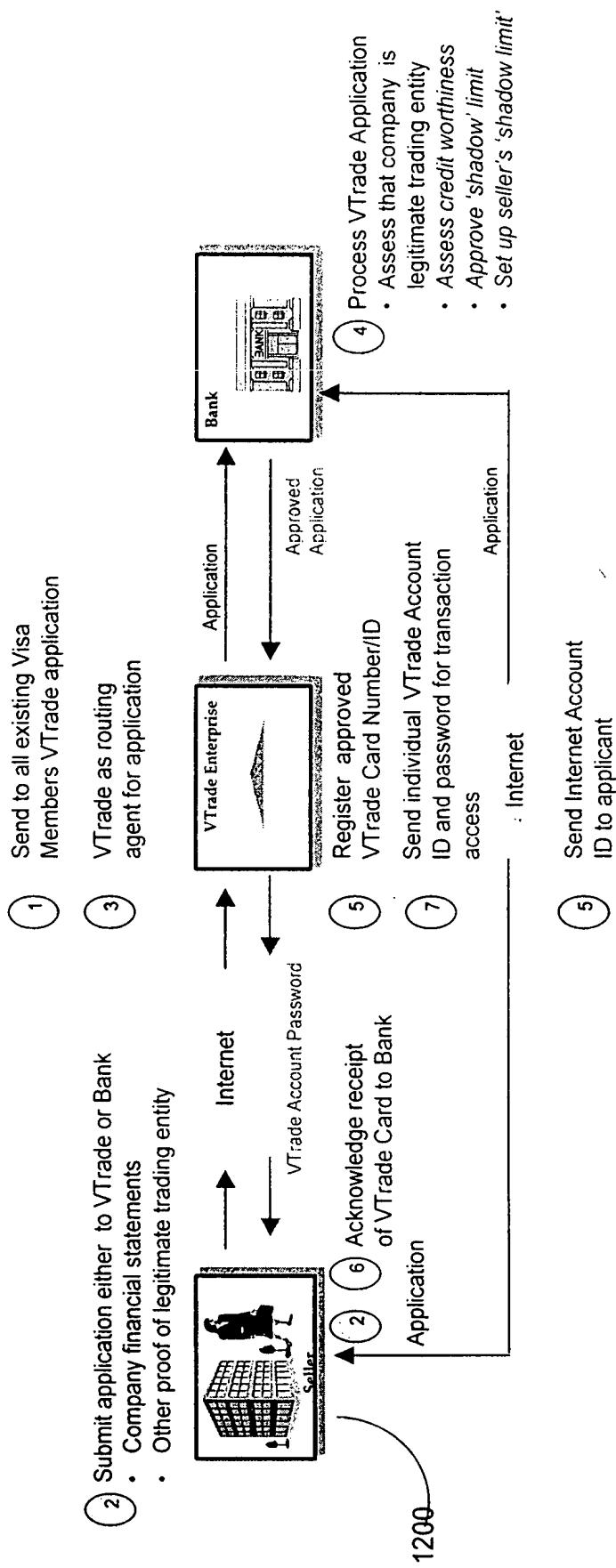


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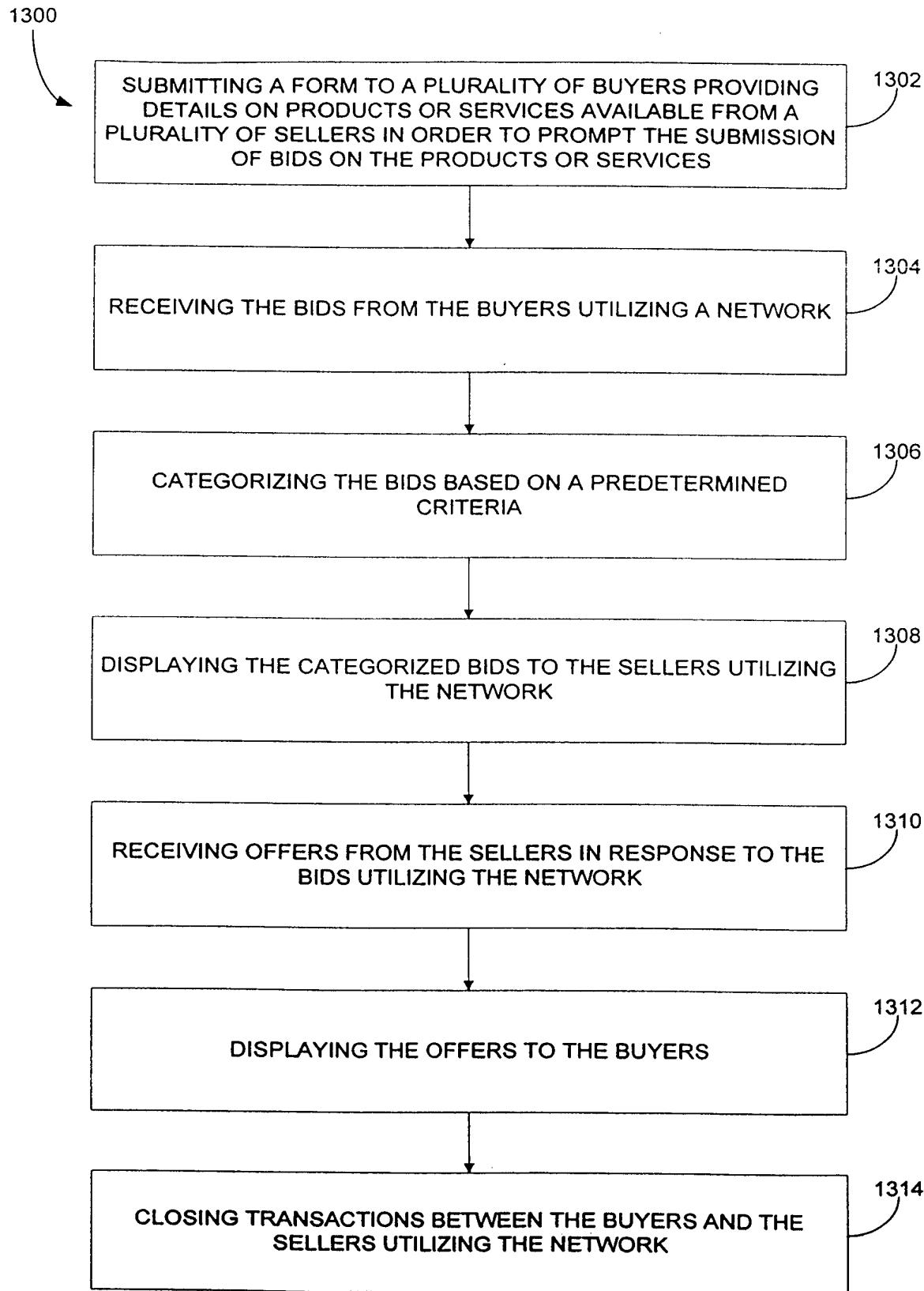


Figure 13

Replacement Sheet

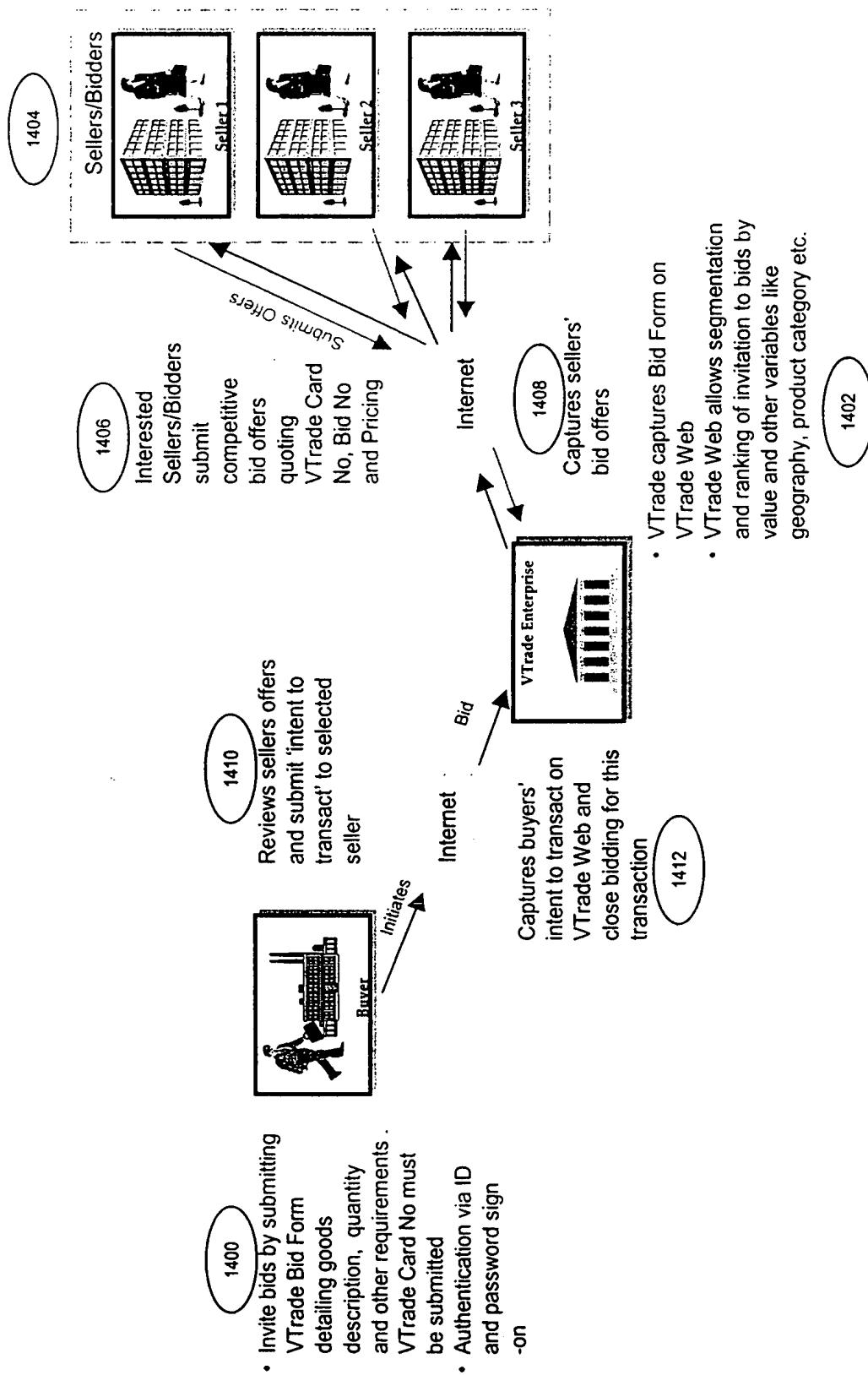


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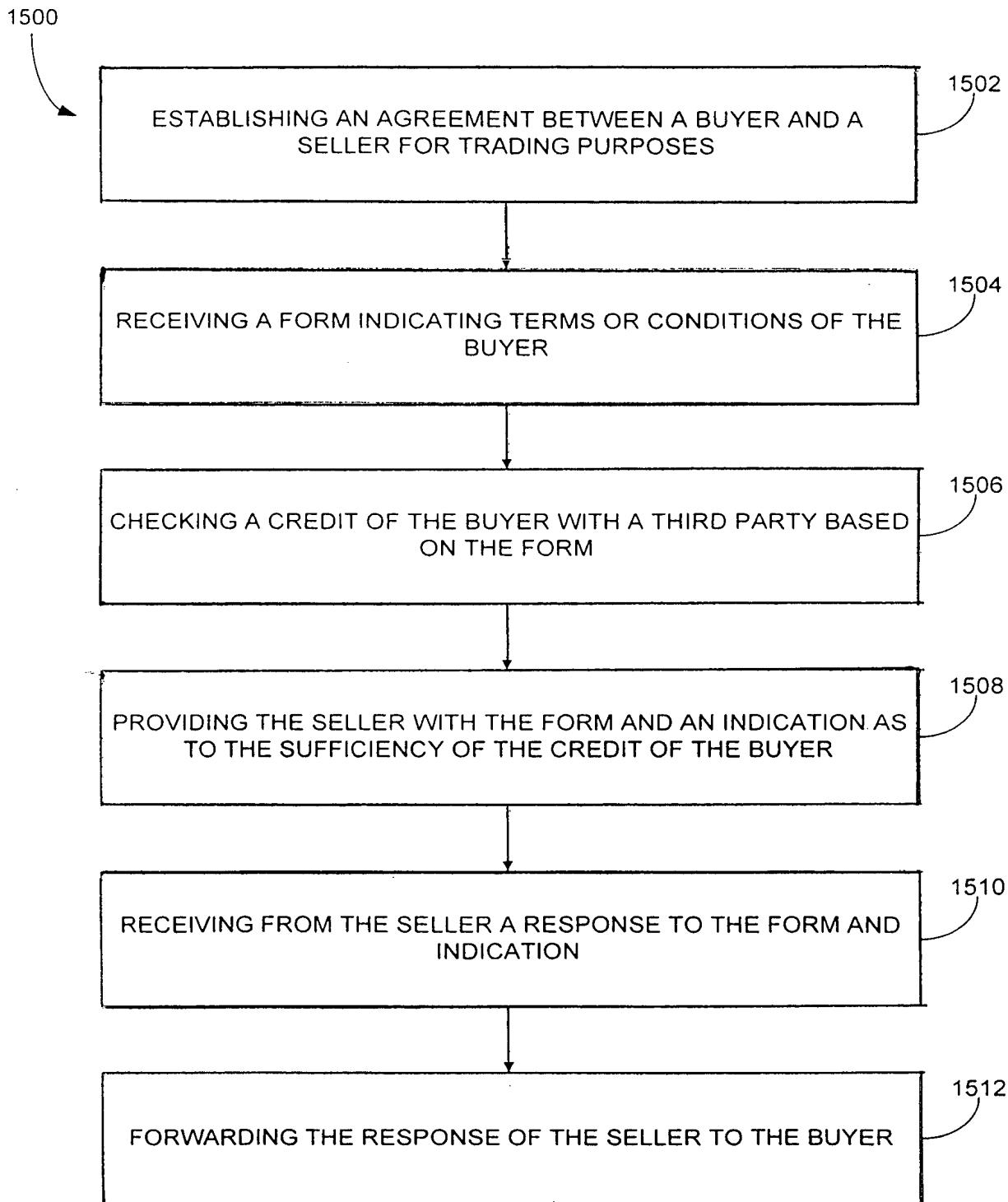


Figure 15

Replacement Sheet

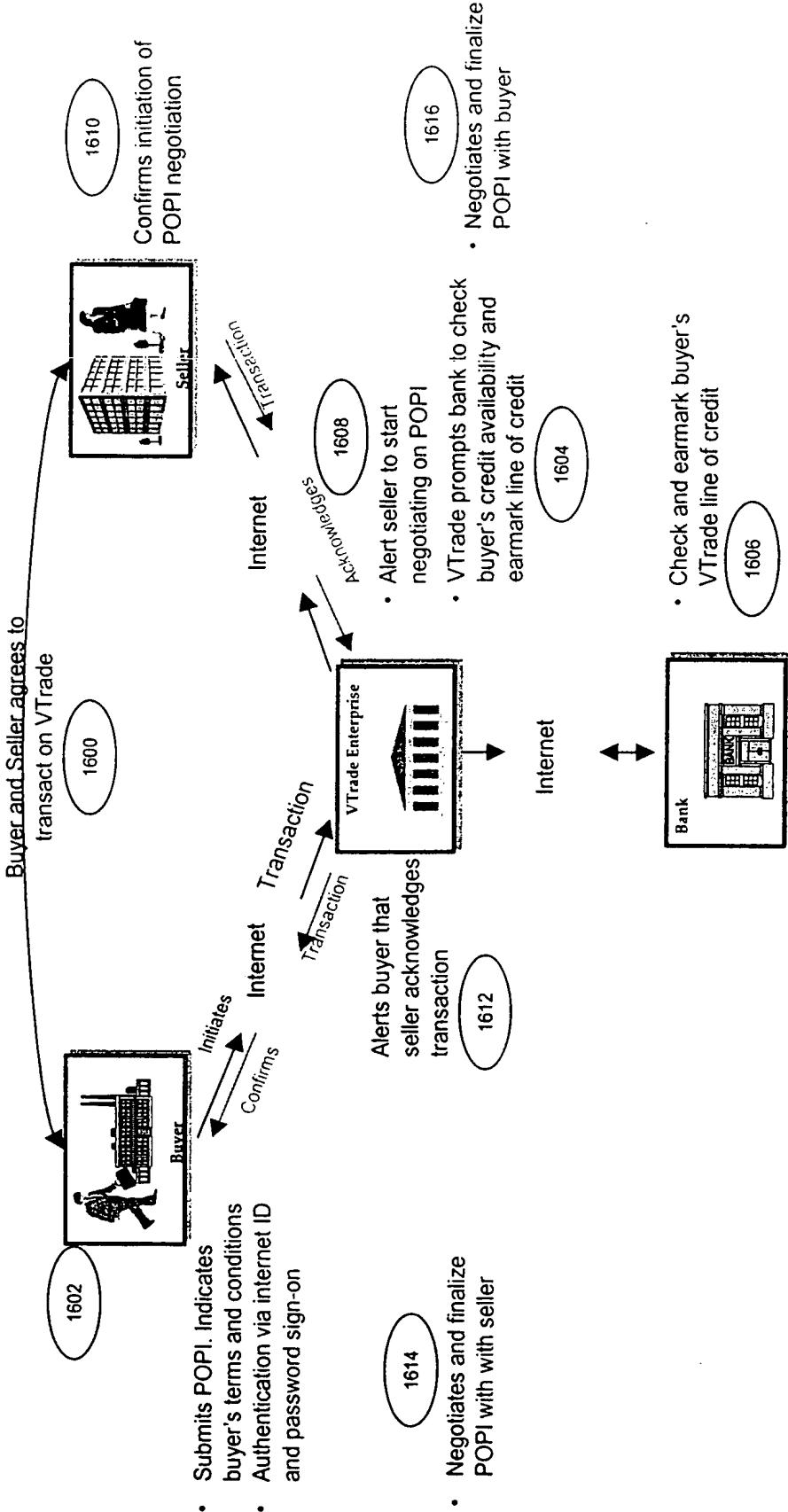


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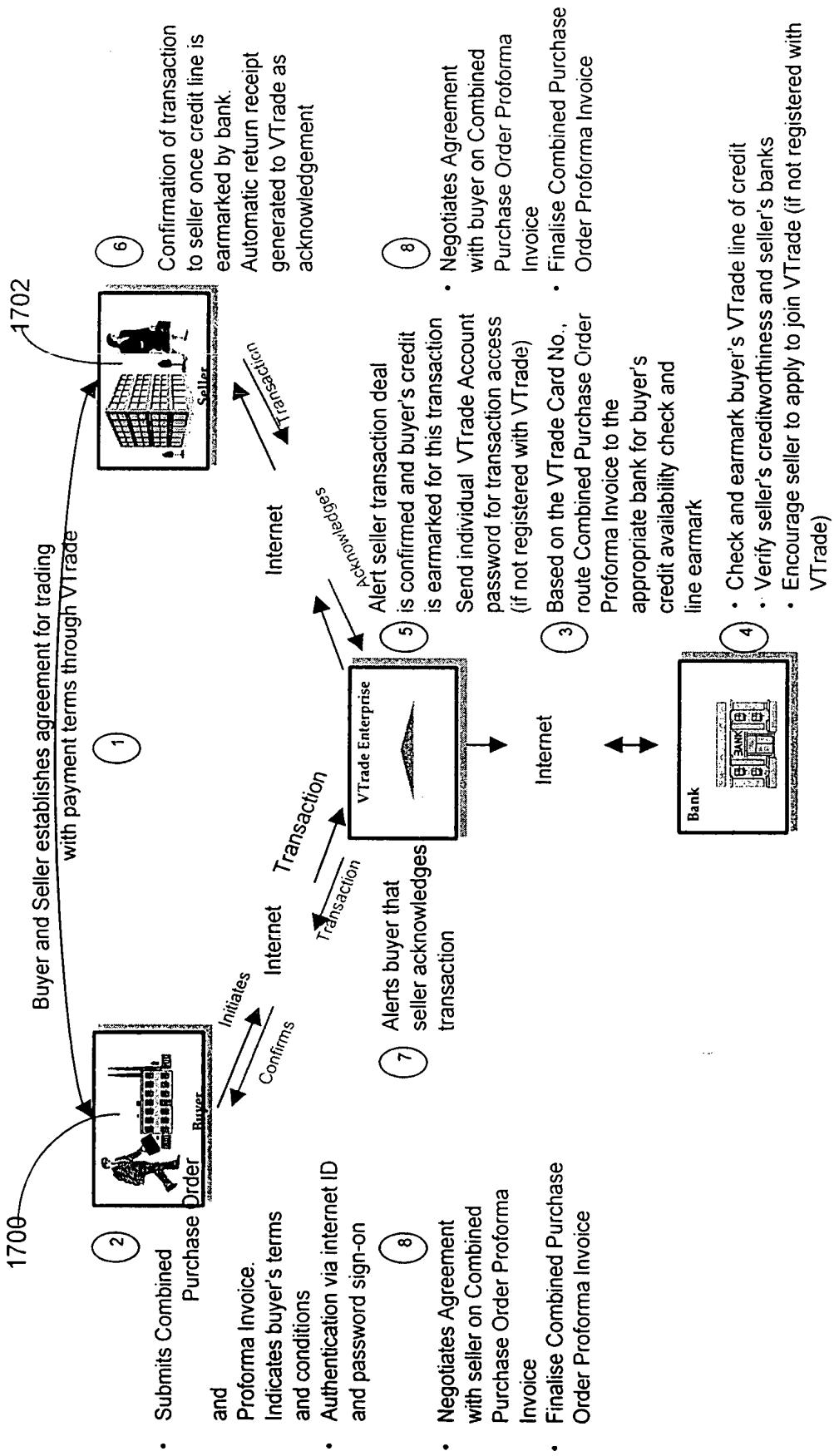


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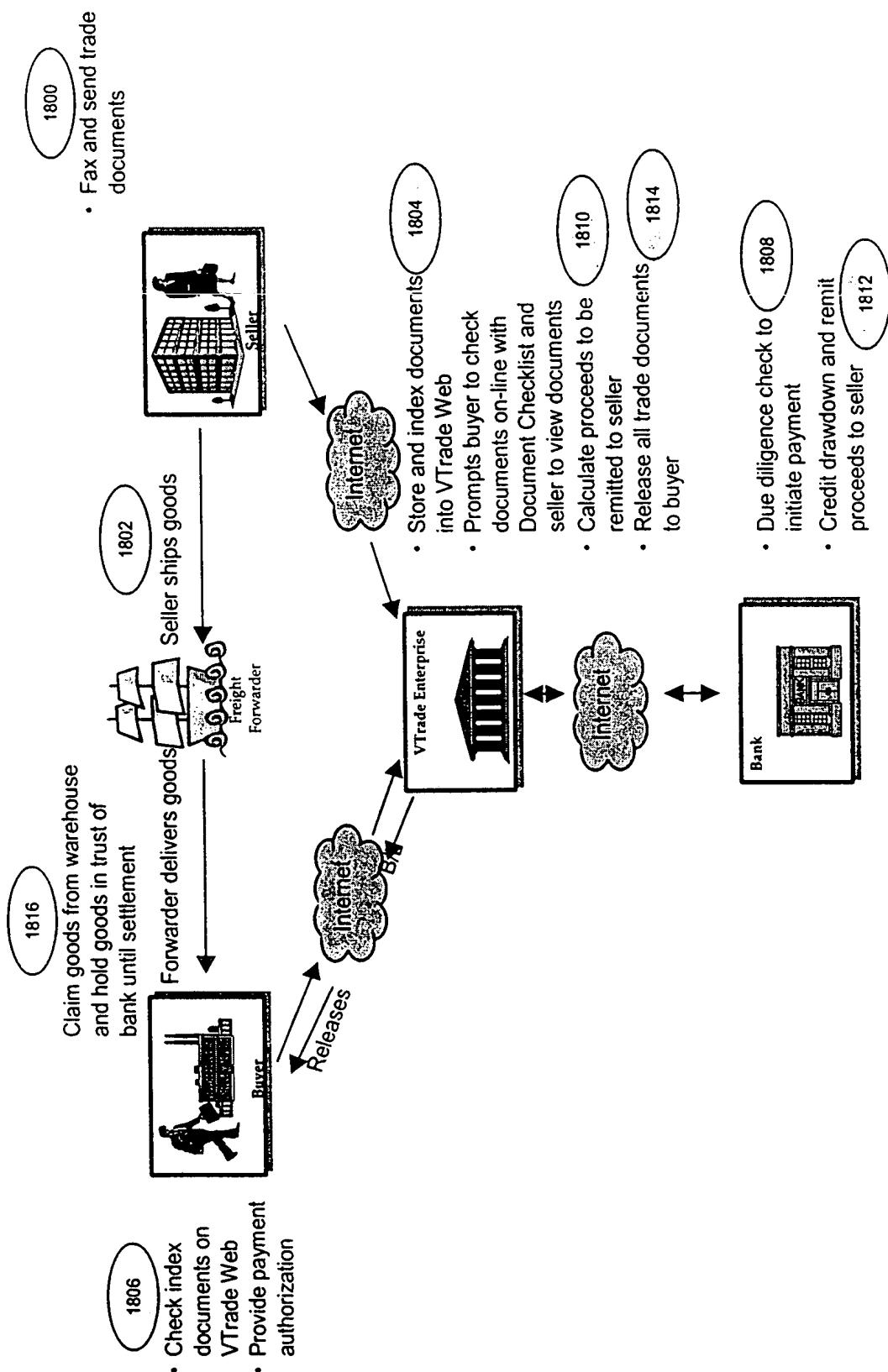


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Replacement Sheet

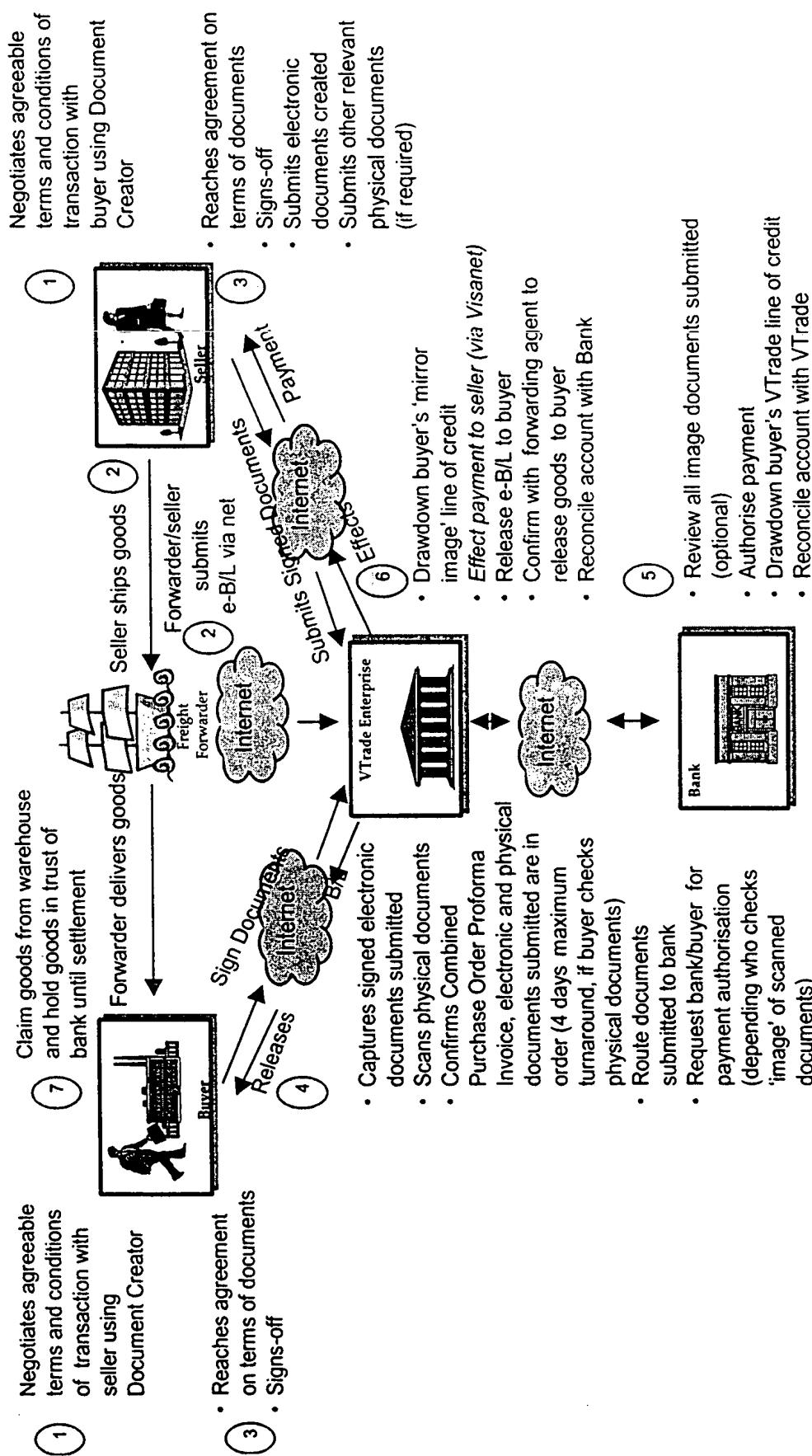


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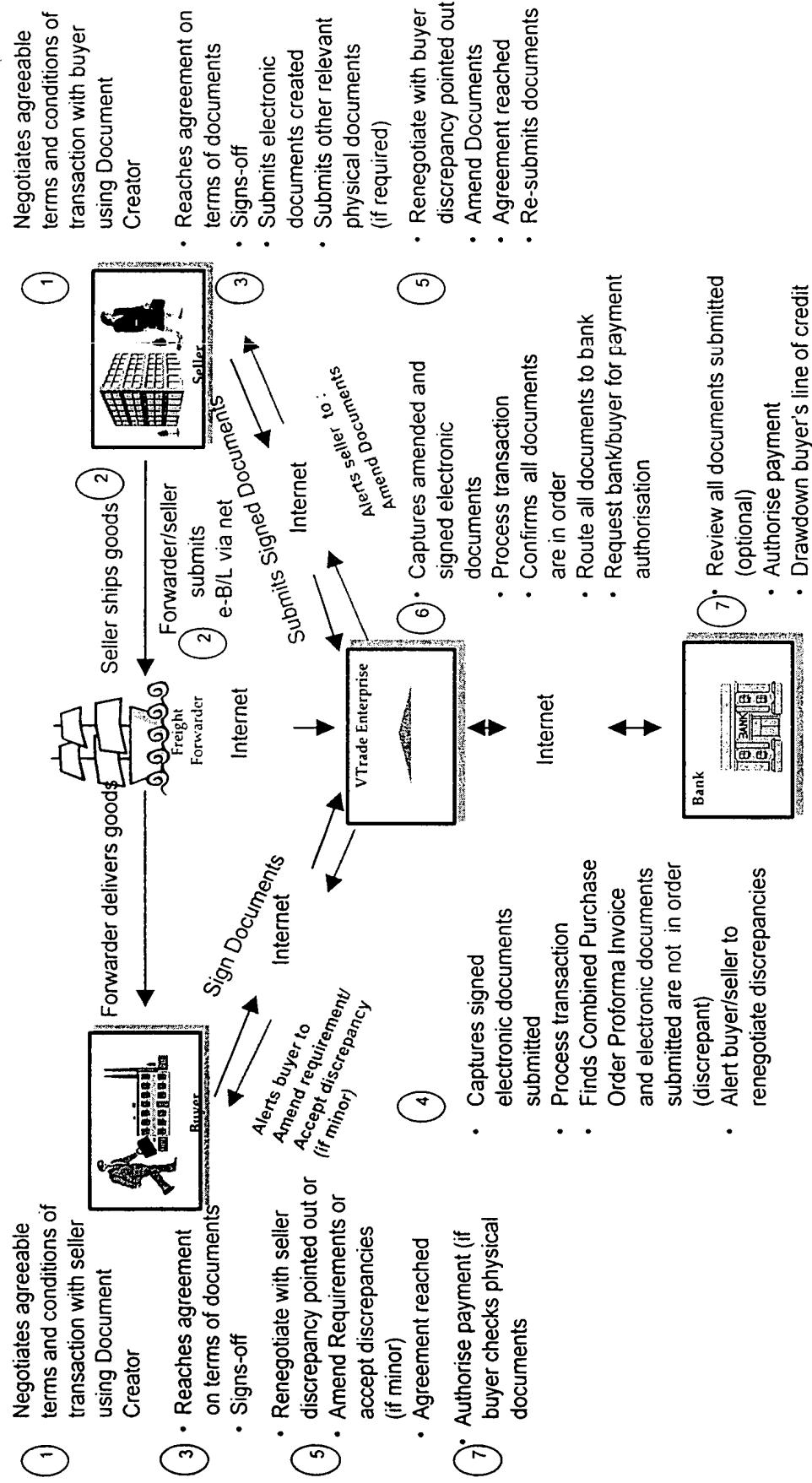


Figure 20

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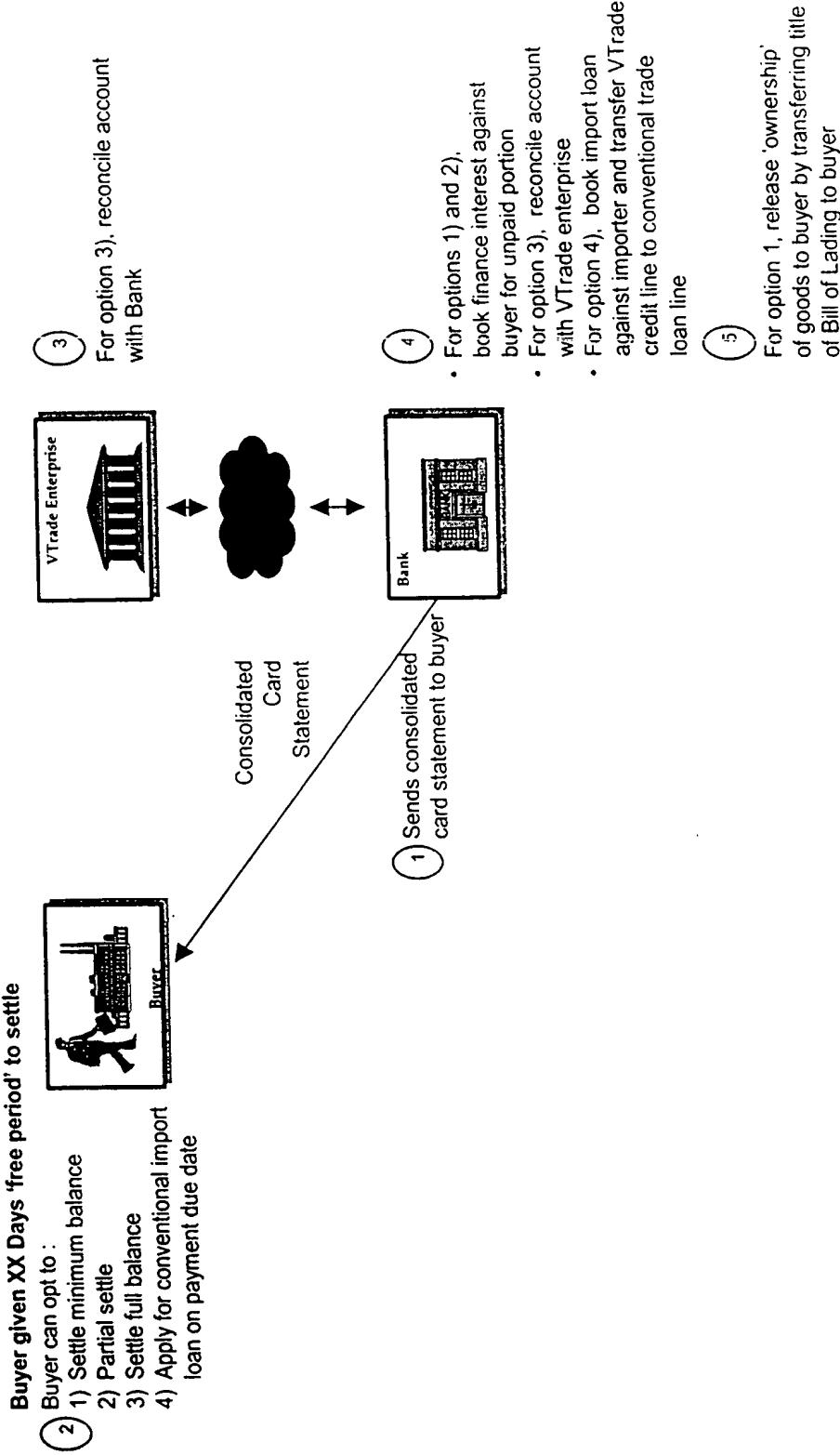


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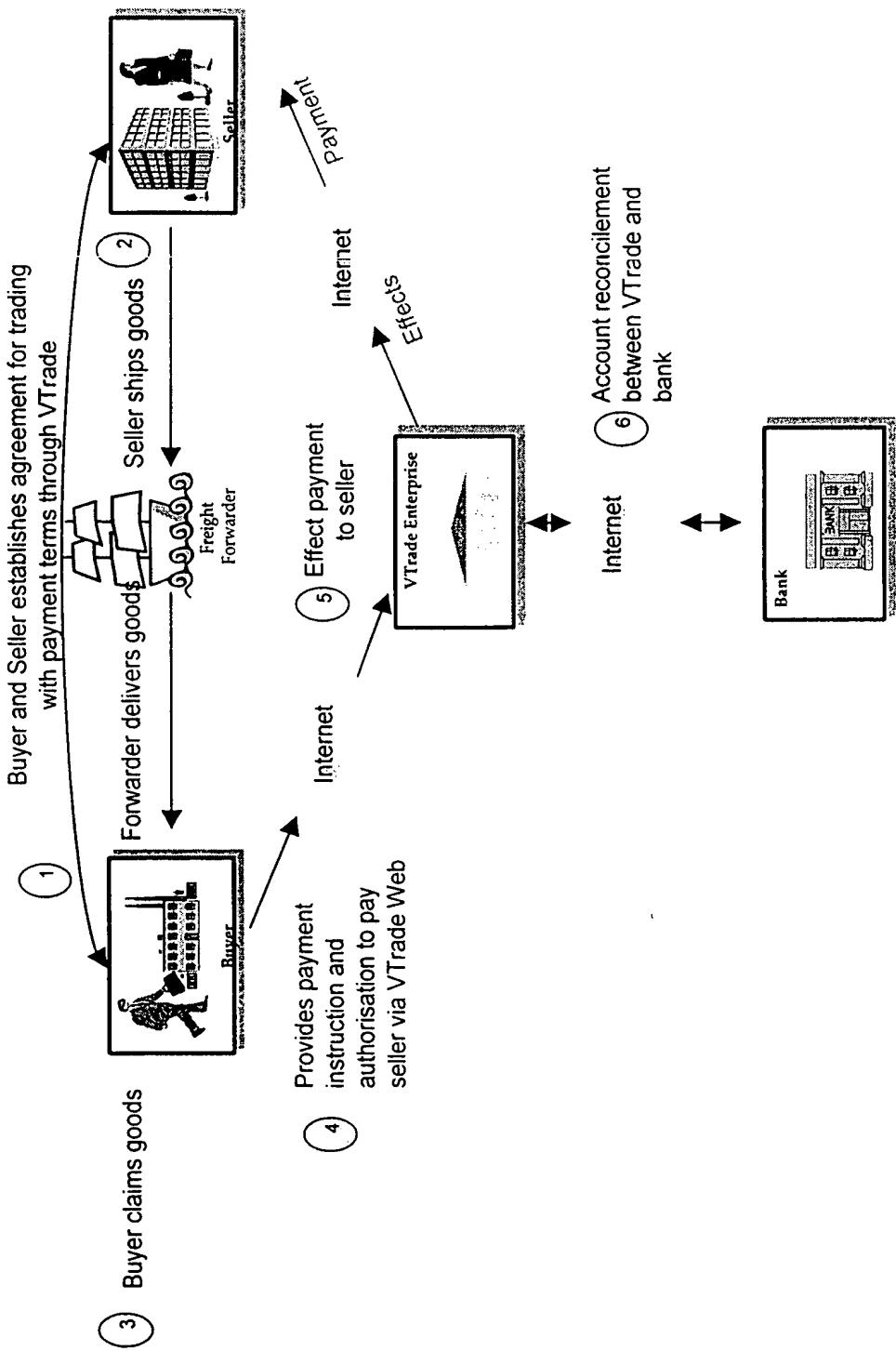


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Replacement Sheet

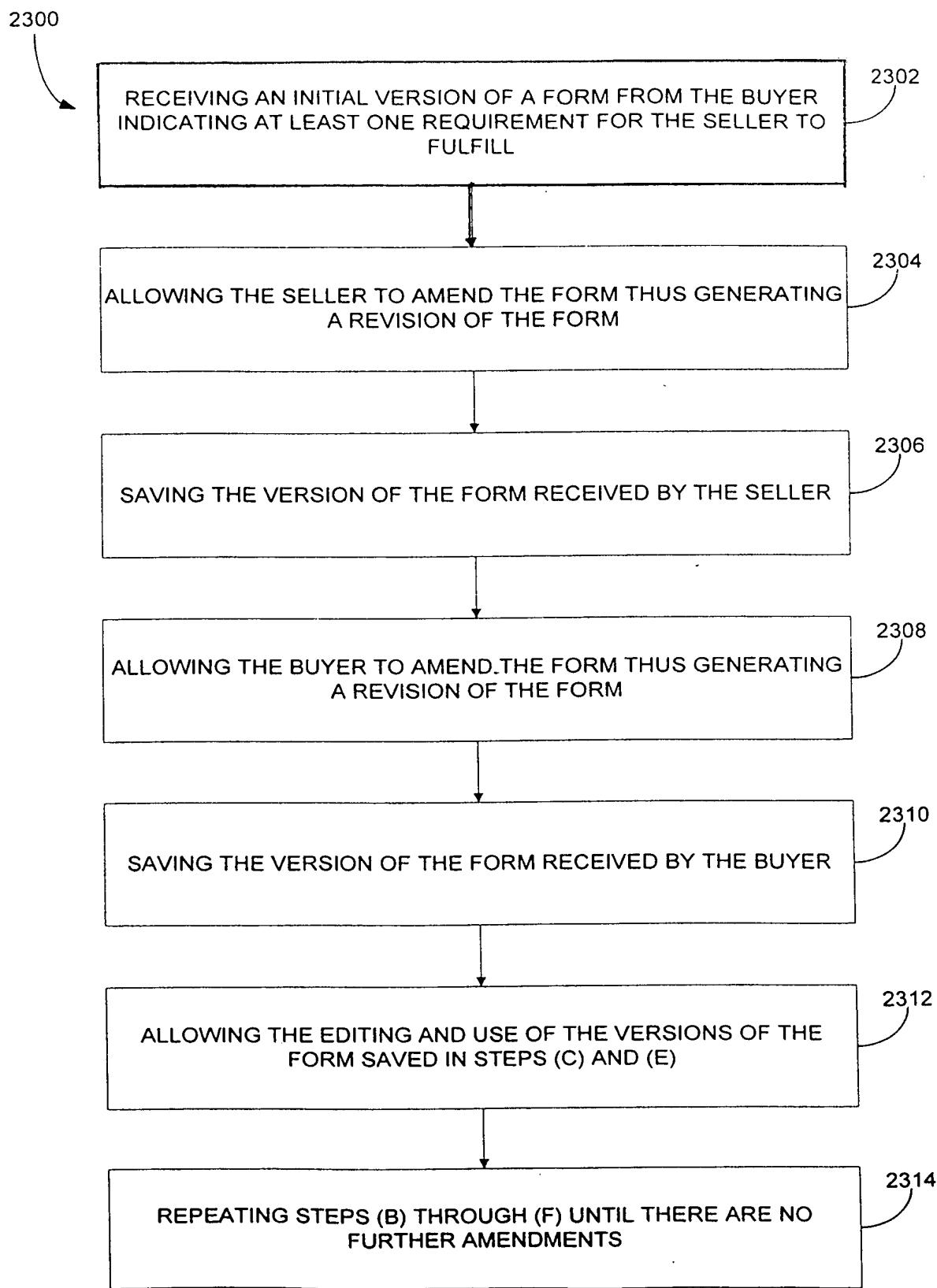


Figure 23

Figure 24A

Replacement Sheet

2400

<u>VTrade Purchase Order Proforma Invoice (POPI)</u>	
Transaction Reference & Date :	
VTrade Account No :	
Buyer & Buyer's Business e-Mail :	
Visa Online Seller No :	
Seller & Seller's Business e-Mail :	
<p><i>Buyer and Seller is to agree and sign-off on electronic Purchase Order Proforma Invoice(POPI) before submission to VTrade Enterprise. The agreed POPI becomes part of Buyer and Seller's binding Sales and Purchase Agreement</i></p>	
<p>Seller's Fulfillment</p>	
<p>Buyer's Requirements</p>	
<p><input type="checkbox"/> Documents required</p> <p>Commercial Invoice Inspection Certificate Packing List Insurance Certificate Certificate of Origin Counselor's Invoice Others (Please Indicate)</p>	
<p>In Progress Submit</p>	
<p>Final Submit</p>	
<p>AGREEMENT ON OVERALL TERMS AND CONDITIONS OF PURCHASE ORDER PROFORMA INVOICE</p>	
<p>Back Forward</p>	
<p>Page 2 of 2</p>	

Figure 24B

2500

<i>VTrade Combined Purchase Order Proforma Invoice</i>																																												
Transaction Reference & Date	:																																											
VTrade Account No	:																																											
Buyer Name	:																																											
Visa Online Merchant No	:																																											
Merchant/Seller Name	:																																											
<p><i>Buyer and Seller is to agree and sign-off on Combined Purchase Order Proforma Invoice before submission to VTrade Enterprise. This form also becomes part of Buyer and Seller's sales and purchase contract</i></p> <table border="1"> <thead> <tr> <th></th> <th>Buyer's Requirements</th> <th>Seller's Fulfillment</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/> Expiry date of Purchase Order Commitment</td> <td></td> <td></td> </tr> <tr> <td><input type="checkbox"/> Goods Description</td> <td></td> <td></td> </tr> <tr> <td><input type="checkbox"/> Quantity/Unit</td> <td></td> <td></td> </tr> <tr> <td><input type="checkbox"/> Unit Price</td> <td></td> <td></td> </tr> <tr> <td><input type="checkbox"/> Invoice Amount</td> <td></td> <td></td> </tr> <tr> <td><input type="checkbox"/> Terms of Payment</td> <td></td> <td></td> </tr> <tr> <td><input type="checkbox"/> Terms of insurance coverage (FOB/CIF)</td> <td></td> <td></td> </tr> <tr> <td><input type="checkbox"/> Name of Shipper/Exporter</td> <td></td> <td></td> </tr> <tr> <td><input type="checkbox"/> Port of Loading</td> <td></td> <td></td> </tr> <tr> <td><input type="checkbox"/> Port of Discharge</td> <td></td> <td></td> </tr> <tr> <td><input type="checkbox"/> Carrier</td> <td></td> <td></td> </tr> <tr> <td><input type="checkbox"/> Shipment Date</td> <td></td> <td></td> </tr> <tr> <td><input type="checkbox"/> Documents required Inspection Certificate etc.</td> <td></td> <td></td> </tr> </tbody> </table>				Buyer's Requirements	Seller's Fulfillment	<input type="checkbox"/> Expiry date of Purchase Order Commitment			<input type="checkbox"/> Goods Description			<input type="checkbox"/> Quantity/Unit			<input type="checkbox"/> Unit Price			<input type="checkbox"/> Invoice Amount			<input type="checkbox"/> Terms of Payment			<input type="checkbox"/> Terms of insurance coverage (FOB/CIF)			<input type="checkbox"/> Name of Shipper/Exporter			<input type="checkbox"/> Port of Loading			<input type="checkbox"/> Port of Discharge			<input type="checkbox"/> Carrier			<input type="checkbox"/> Shipment Date			<input type="checkbox"/> Documents required Inspection Certificate etc.		
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<p>AGREEMENT ON OVERALL TERMS AND CONDITIONS OF PURCHASE ORDER PROFORMA INVOICE</p>																																												
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Figure 25

Replacement Sheet

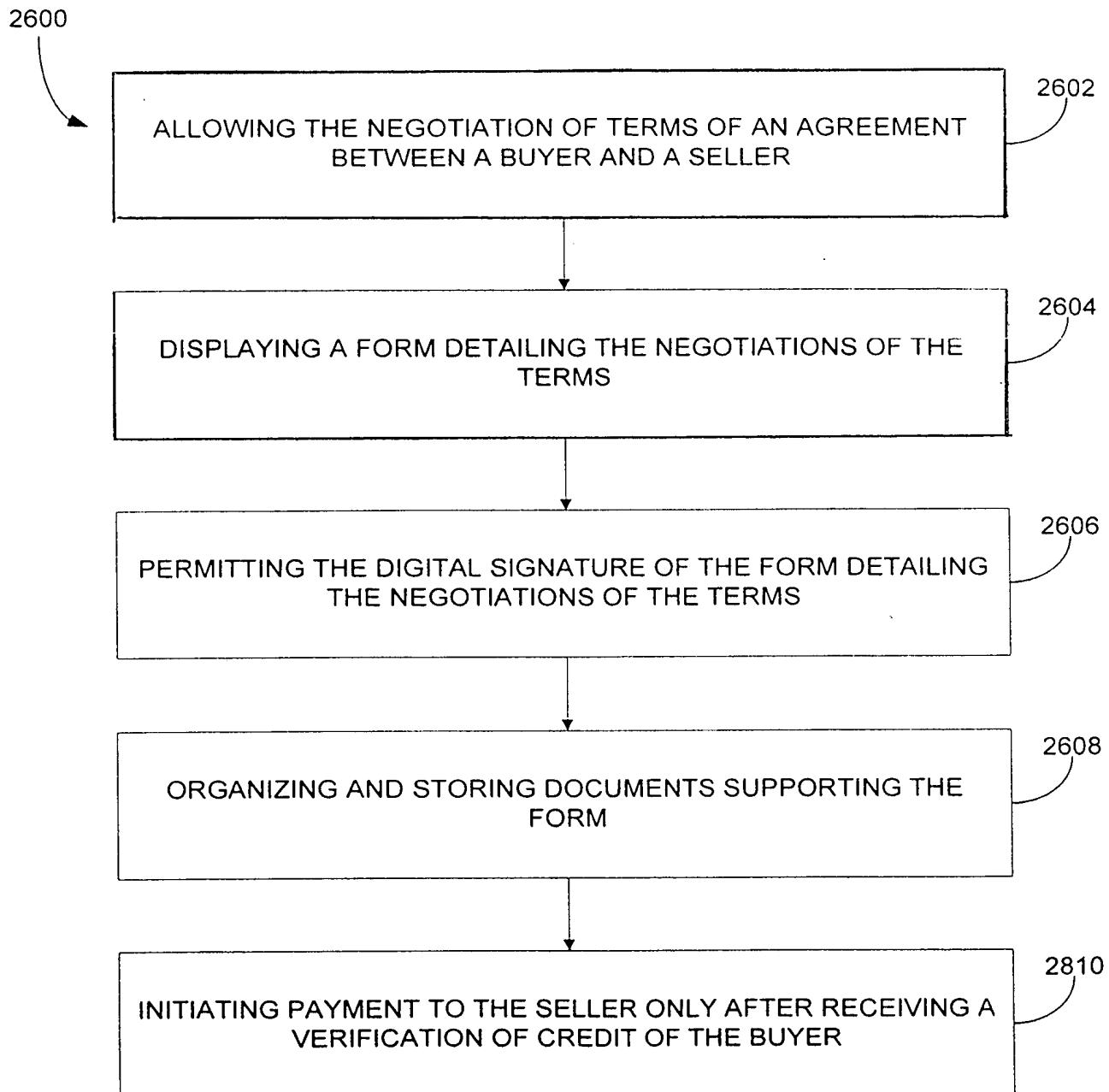


Figure 26

Replacement Sheet

2700

**VTrade Electronic Document Checklist
(Main Menu Page)**

Transaction Reference & Date	:		
VTrade Account No	:		
Buyer Name	:		
Visa Online Merchant No	:		
Merchant/Seller Name	:		

Buyer and Seller is to agree on terms of each documents, sign-off next to related documents, and sign-off on Overall Terms of Document Creator before submitting to VTrade Enterprise for processing

Pressing on document icon will bring user to stored document page

VTrade Electronic Submissions	Buyer's Signature	Seller's Signature
<input checked="" type="checkbox"/> Bill of Lading/Airwaybill/Truck BL	0	0
<input type="checkbox"/> Commercial Invoice	0	0
<input type="checkbox"/> Insurance Note/Certificate	0	0
<input type="checkbox"/> Packing/Weight List	0	0
<input type="checkbox"/> Others (Please Specify) _____	0	0

2702

Vtrade Hardcopy Submissions		
<input type="checkbox"/> Commercial Invoice	0	0
<input type="checkbox"/> Certificate of Origin	0	0
<input type="checkbox"/> Custom's Declaration	0	0
<input type="checkbox"/> Counselor's Invoice	0	0
<input type="checkbox"/> Sanctions/Boycott Declarations	0	0
<input type="checkbox"/> Insurance Certificate	0	0
<input type="checkbox"/> Packing/Weight List	0	0
<input type="checkbox"/> Inspection Certificate	0	0
<input type="checkbox"/> Lab Test Report	0	0
<input type="checkbox"/> Beneficiary's Certificate	0	0
<input type="checkbox"/> Others (Please Specify) _____	0	0

27

AGREEMENT ON OVERALL TERMS AND CONDITIONS OF DOCUMENT CREATOR	0	0
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Figure 27

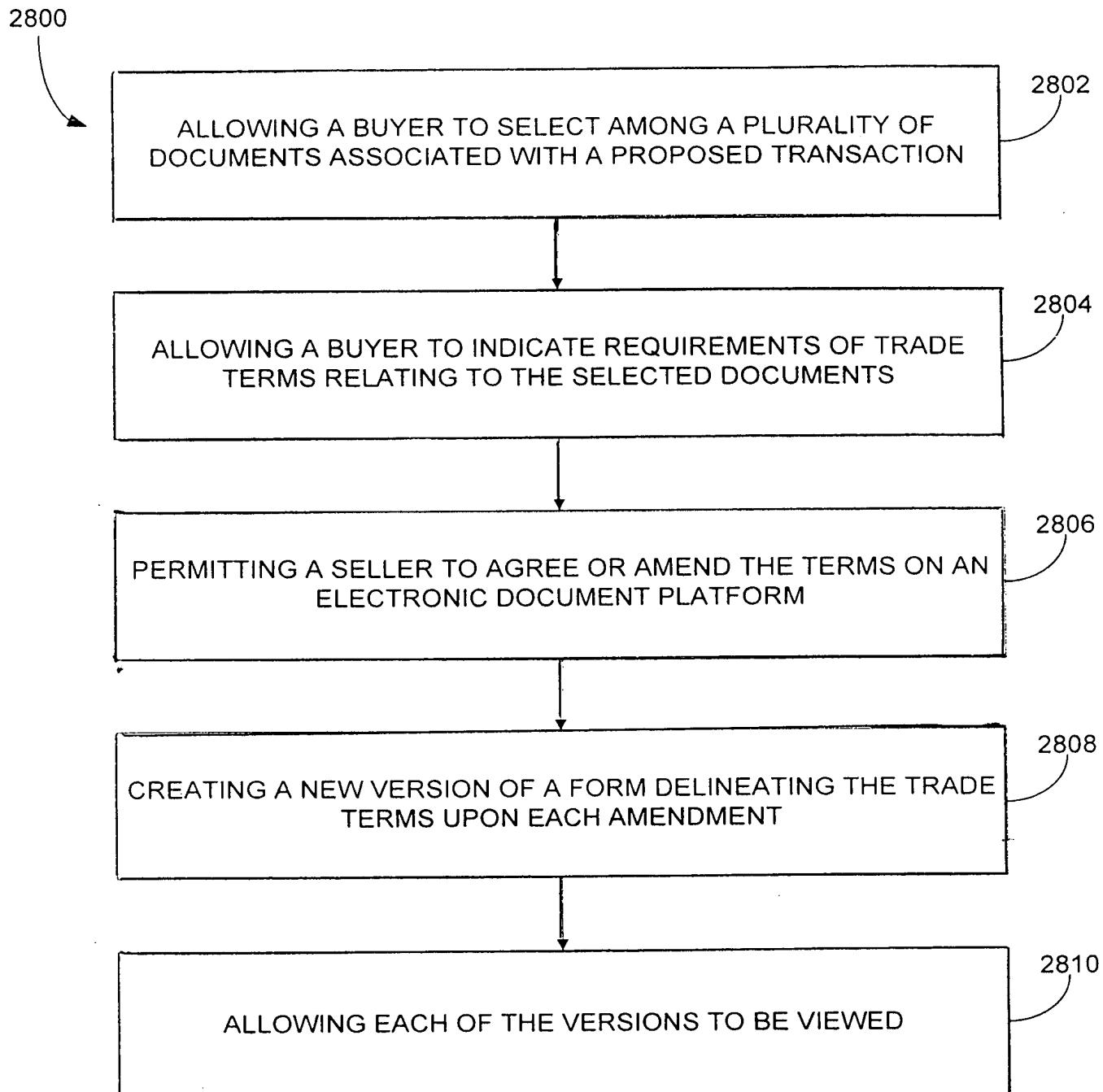


Figure 28

2900

**VTrade Electronic Document Creator
(Document Page)**

Transaction Reference & Date : _____

VTrade Card/Account No : _____

Buyer Name : _____

Visa Online Merchant No : _____

Seller Name : _____

Document Type : Bill Of Lading

Importer and Exporter is to negotiate and agree on terms of documents before signing off on respective documents on Document Creator Main Menu

	Buyer's Requirements	Seller's Fulfillment
<input type="checkbox"/> Name of Shipper		
<input type="checkbox"/> Consigned to		
<input type="checkbox"/> Name of Vessel		
<input type="checkbox"/> Port of Loading		
<input type="checkbox"/> Port of Discharge		
<input type="checkbox"/> Place of Delivery		
<input type="checkbox"/> On Board Date		
<input type="checkbox"/> Clean On Board		
<input type="checkbox"/> Shipping Marks		
<input type="checkbox"/> No. of Packages		
<input type="checkbox"/> Description of Goods		
<input type="checkbox"/> Gross Weight		
<input type="checkbox"/> Measurements		
<input type="checkbox"/> Freight Charges		
<input type="checkbox"/> Prepaid		
<input type="checkbox"/> Collect		
ISSUER/MASTER/ CARRIER'S SIGNATURE	0	Date Signed

Figure 29

3000

VTrade Document Checklist

Transaction Reference & Date : _____
VTrade Account No : _____
Buyer Name : _____
Visa Online Merchant No : _____
Merchant/Seller Name : _____

Buyer and Seller is to agree on terms of each documents, sign-off on checklist after negotiation and finalization on VTrade Web

3004

VTrade Documents
Pressing on document icon will bring user to stored document page

Bill of Lading/Airwaybill/Truck BL
 Commerical Invoice
 Insurance Note/Certificate
 Packing/Weight List
 Commercial Invoice
 Certificate of Origin
 Custom's Declaration
 Counselor's Invoice
 Sanctions/Boycott Declarations
 Lab Test Report
 Beneficiary's Certificate
 Others (Please Specify)
 Others Discrepancies

Discrepancies Noted

3002

Buyer's Signature

0

Forward to Bank for Due Diligence Payment Authorization to VTrade

Page 1 of 1

Figure 30

Replacement Sheet

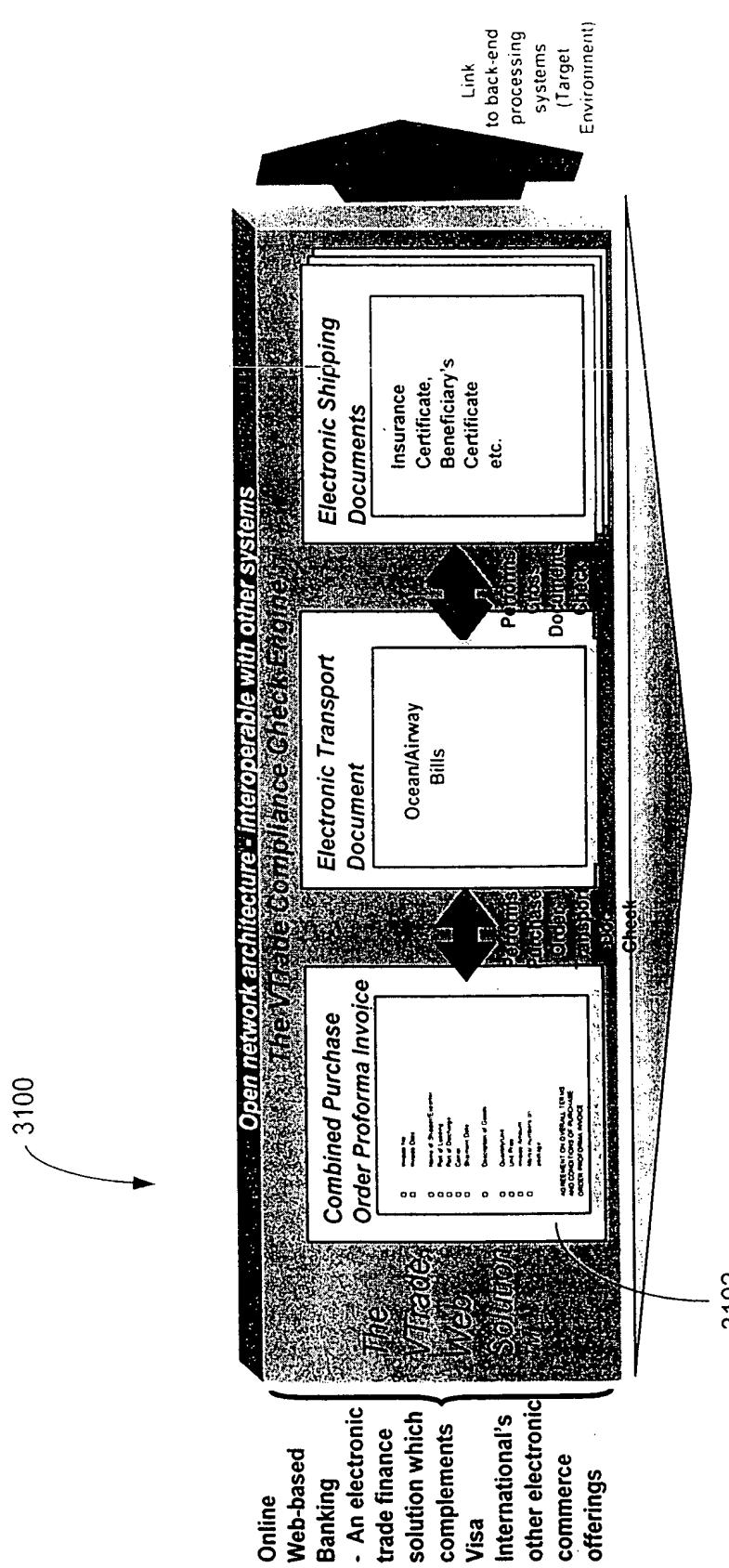


Figure 31

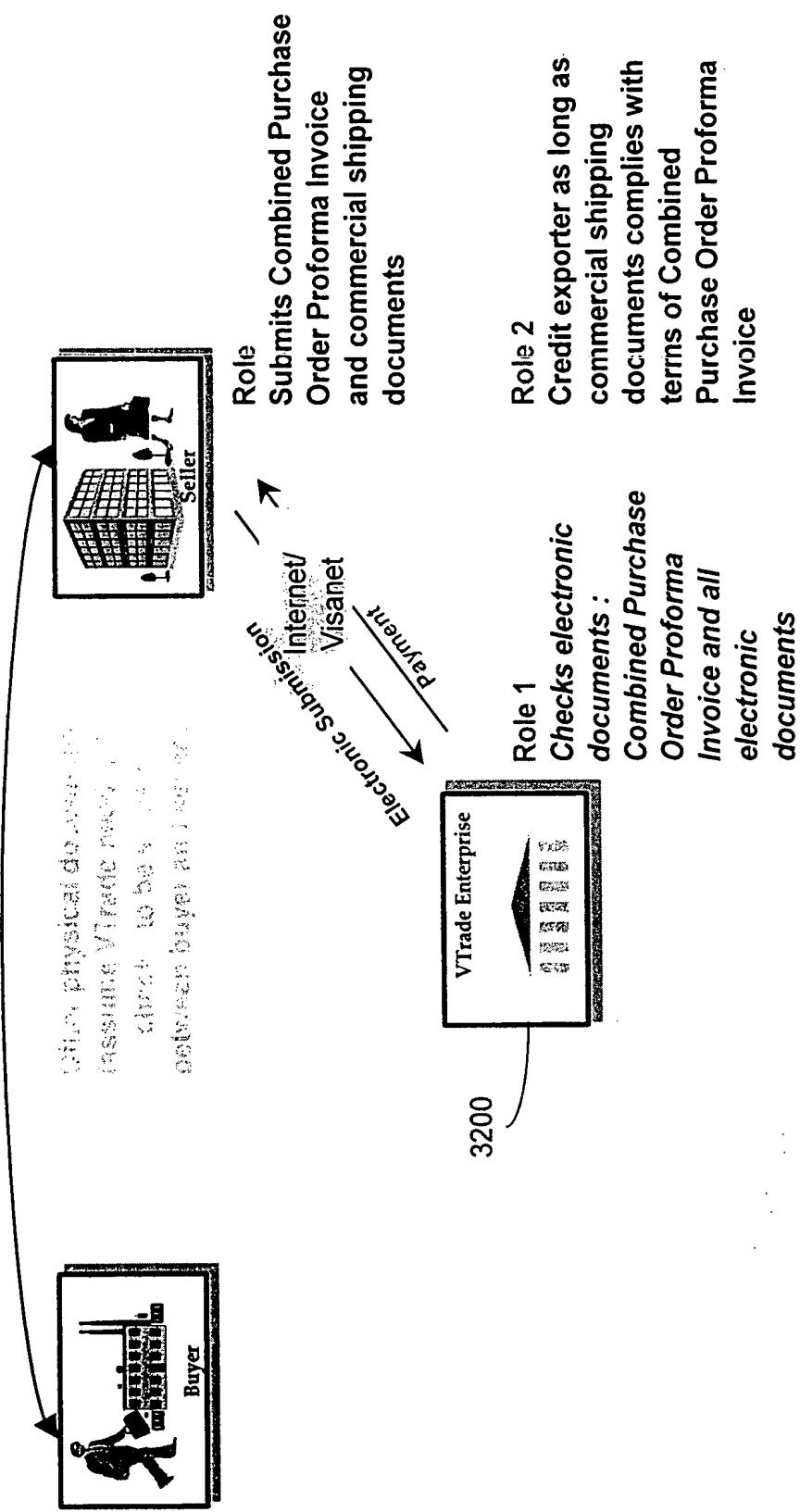


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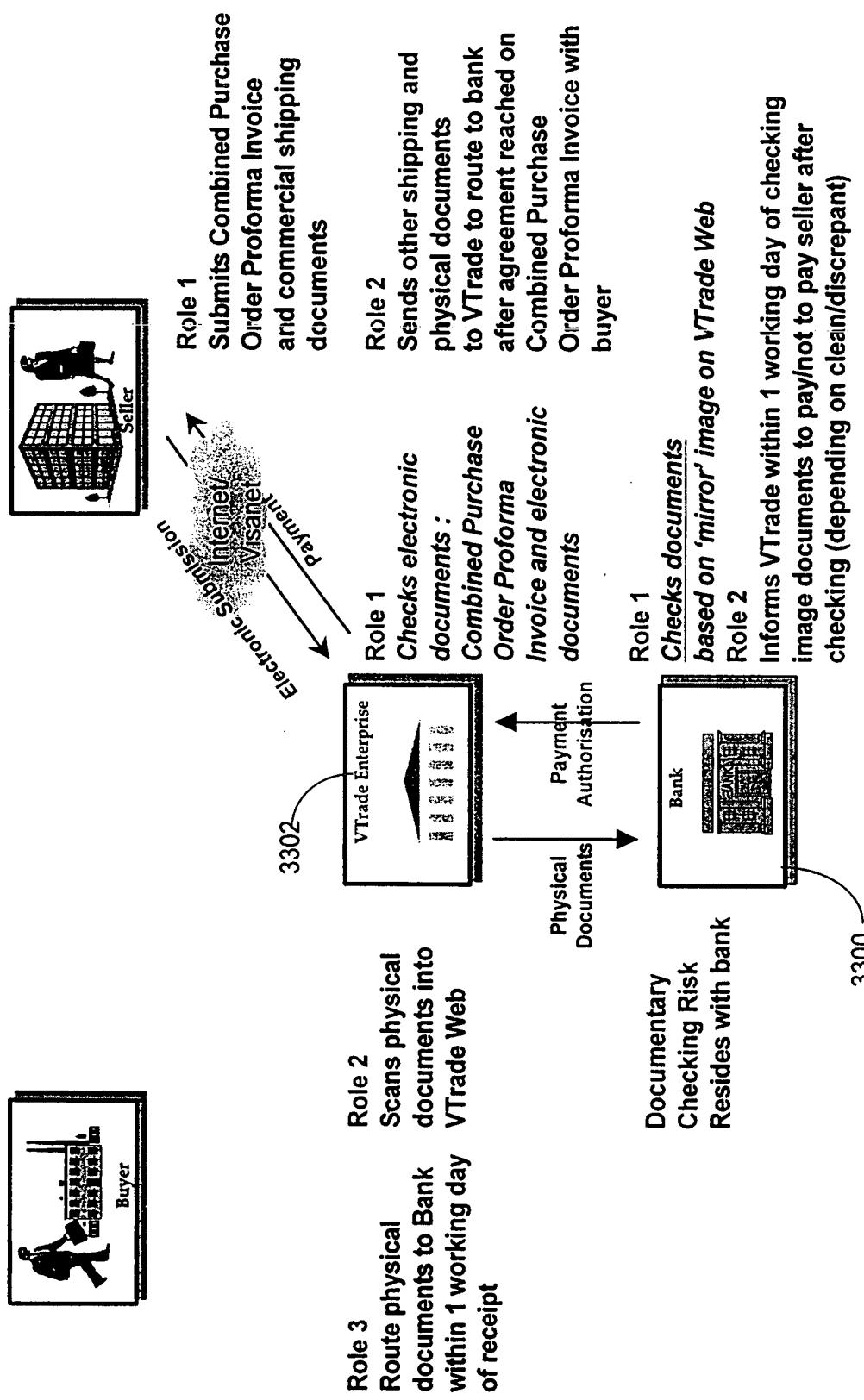


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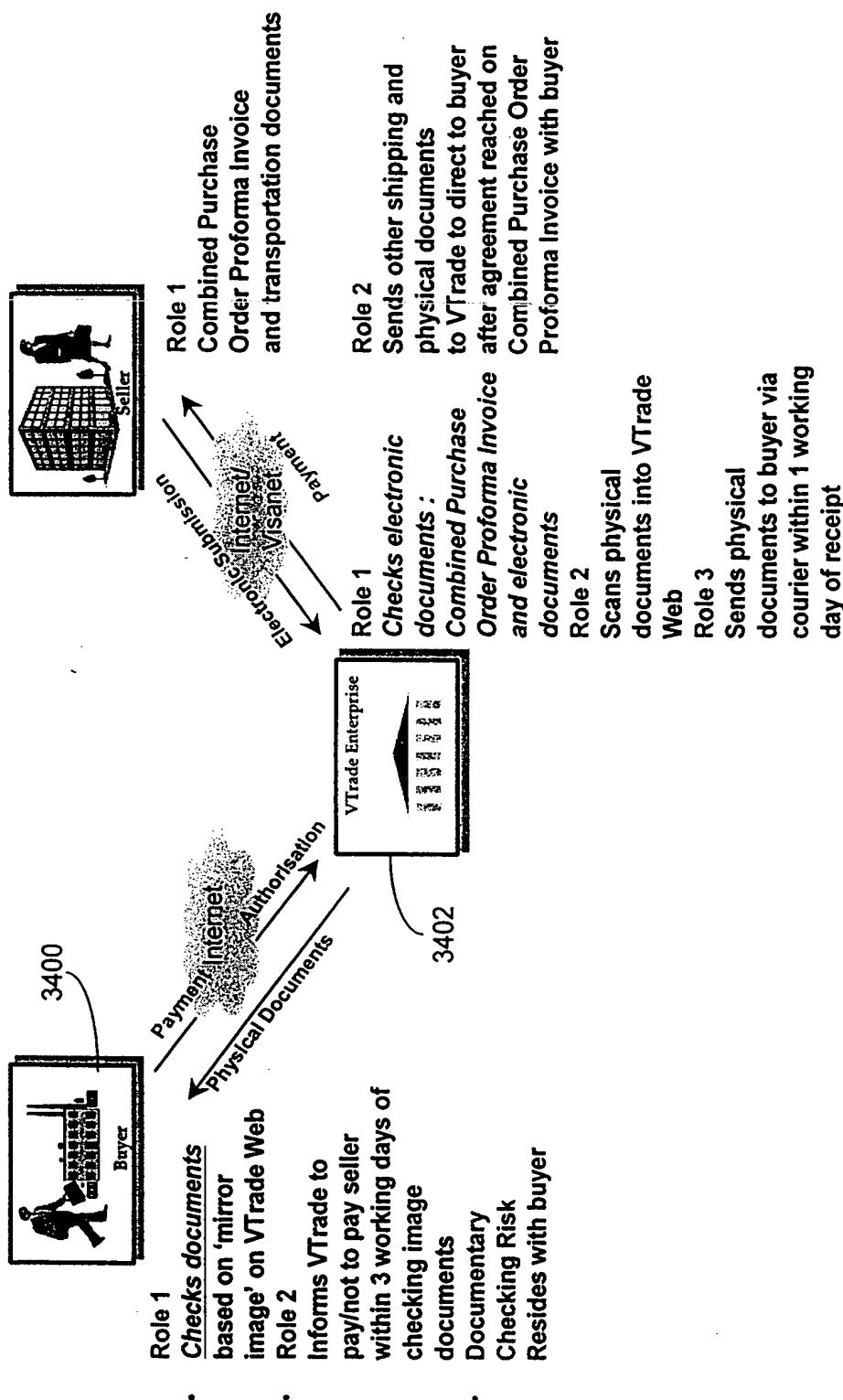


Figure 34

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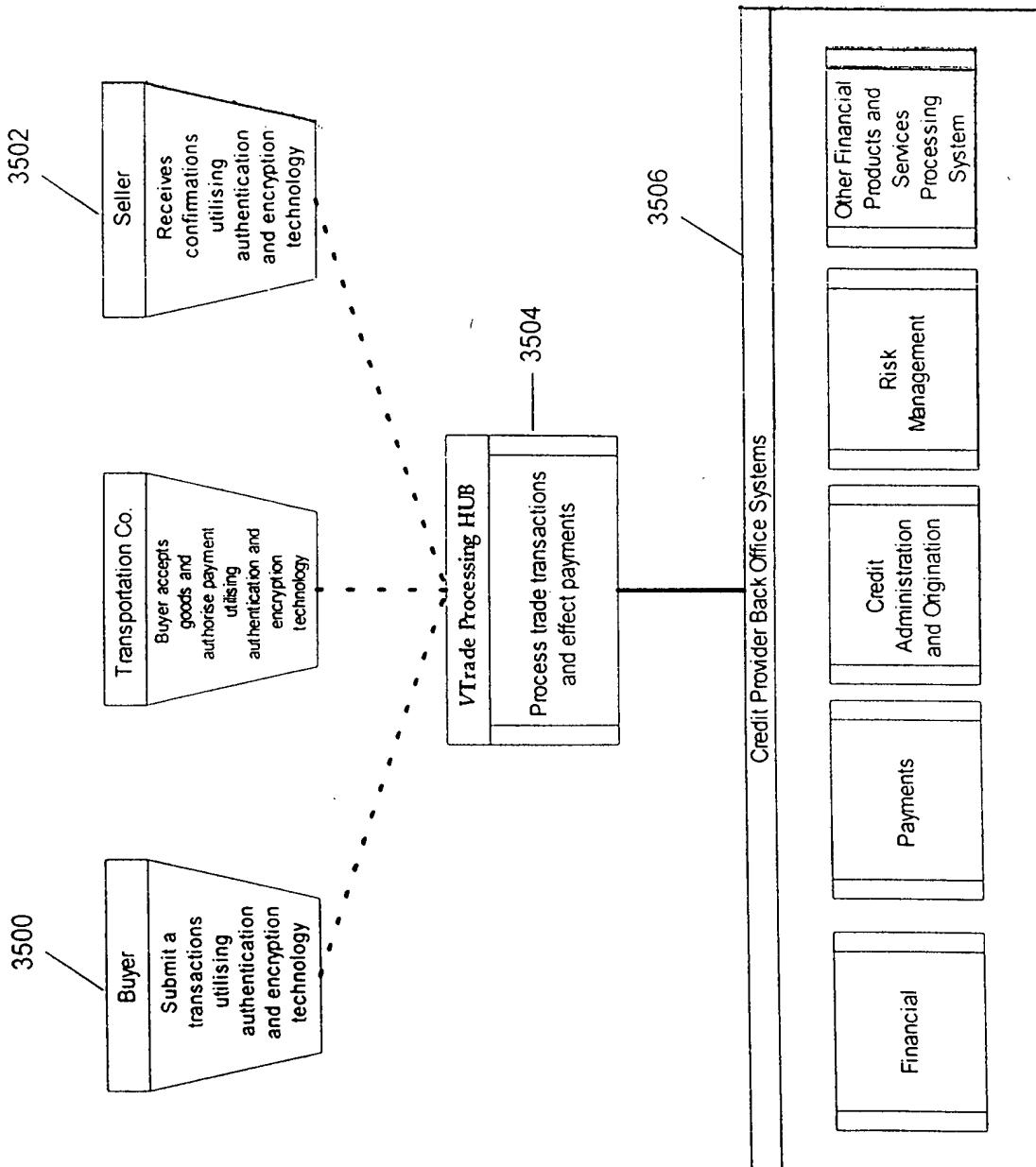


Figure 35

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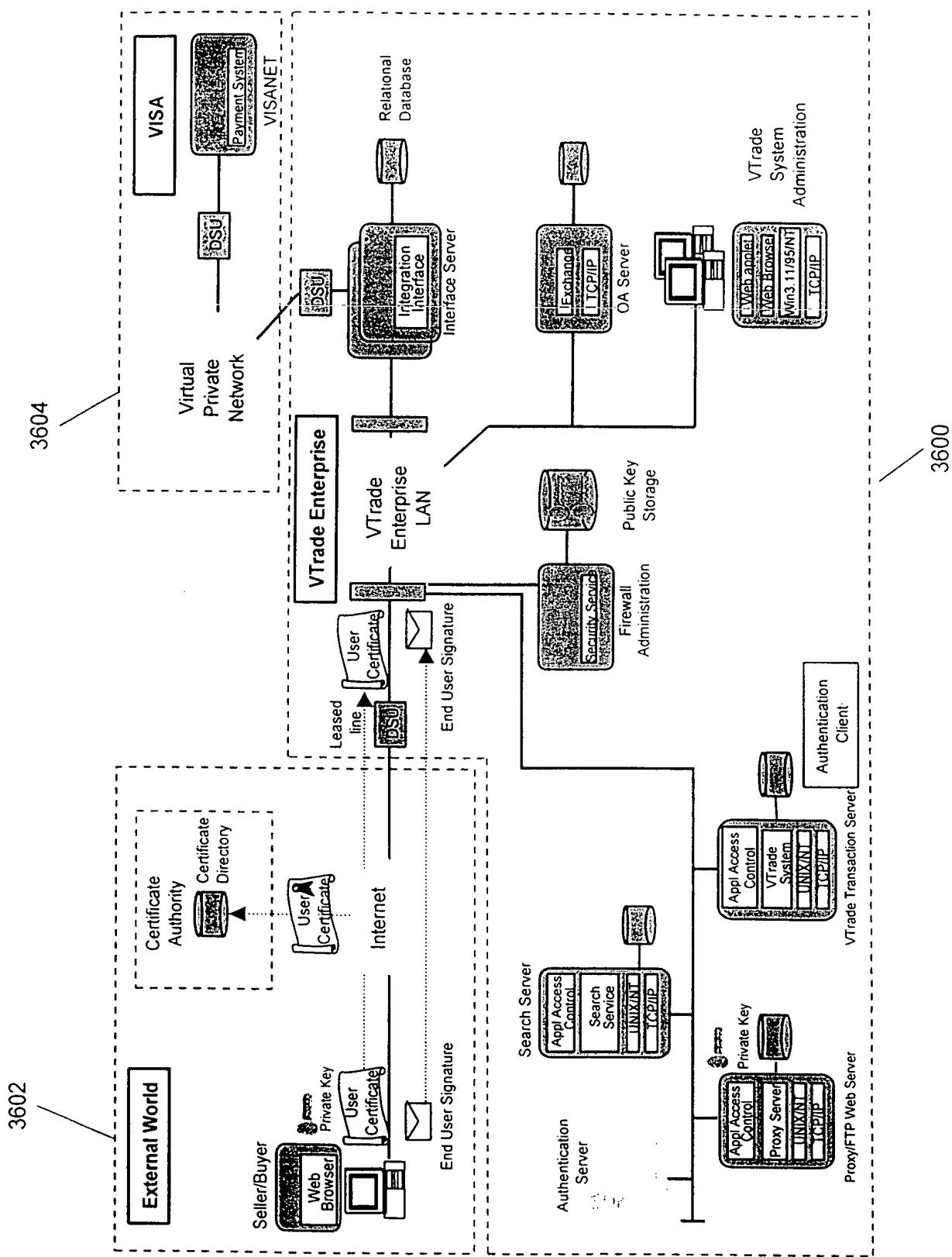


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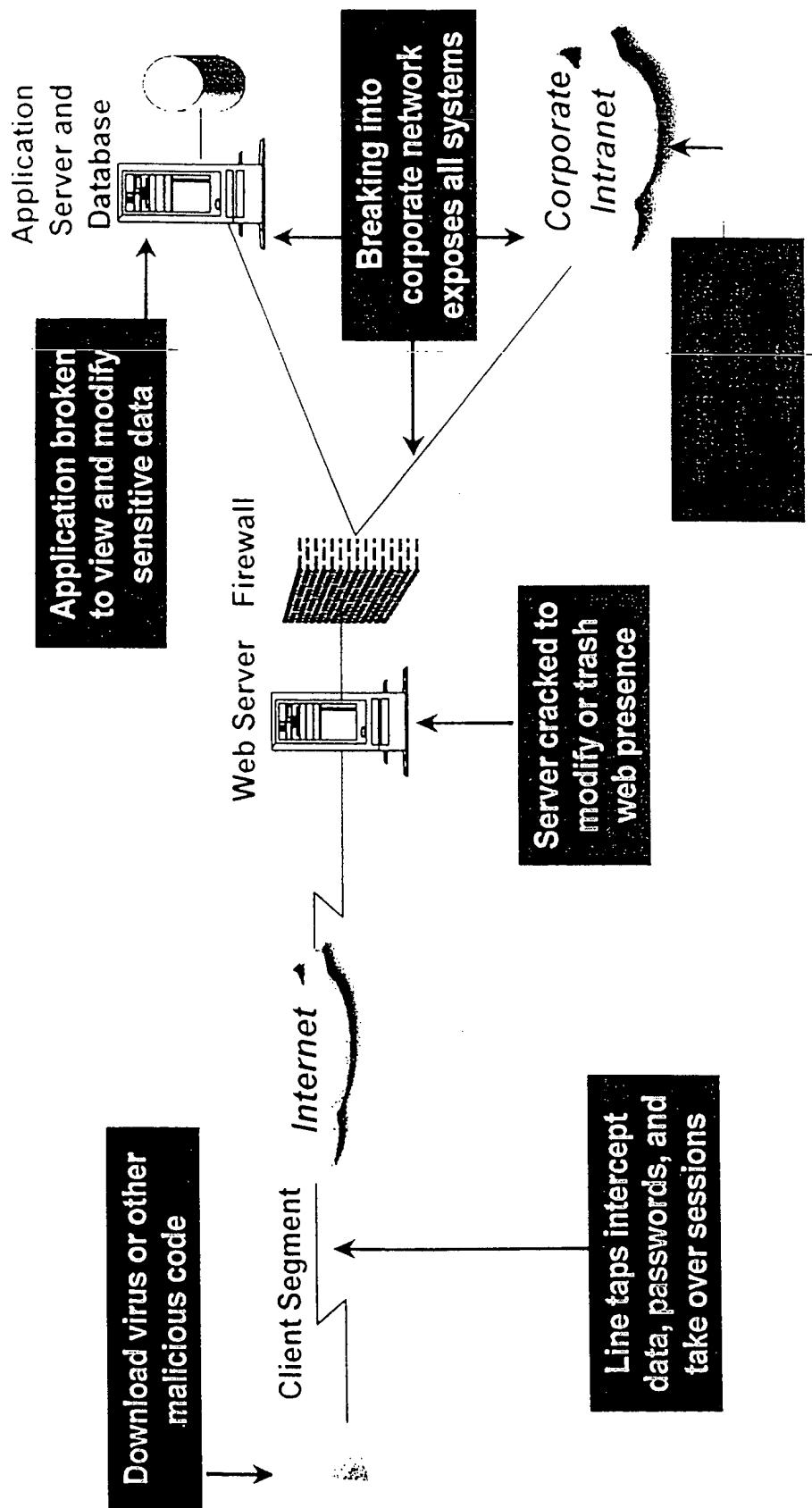


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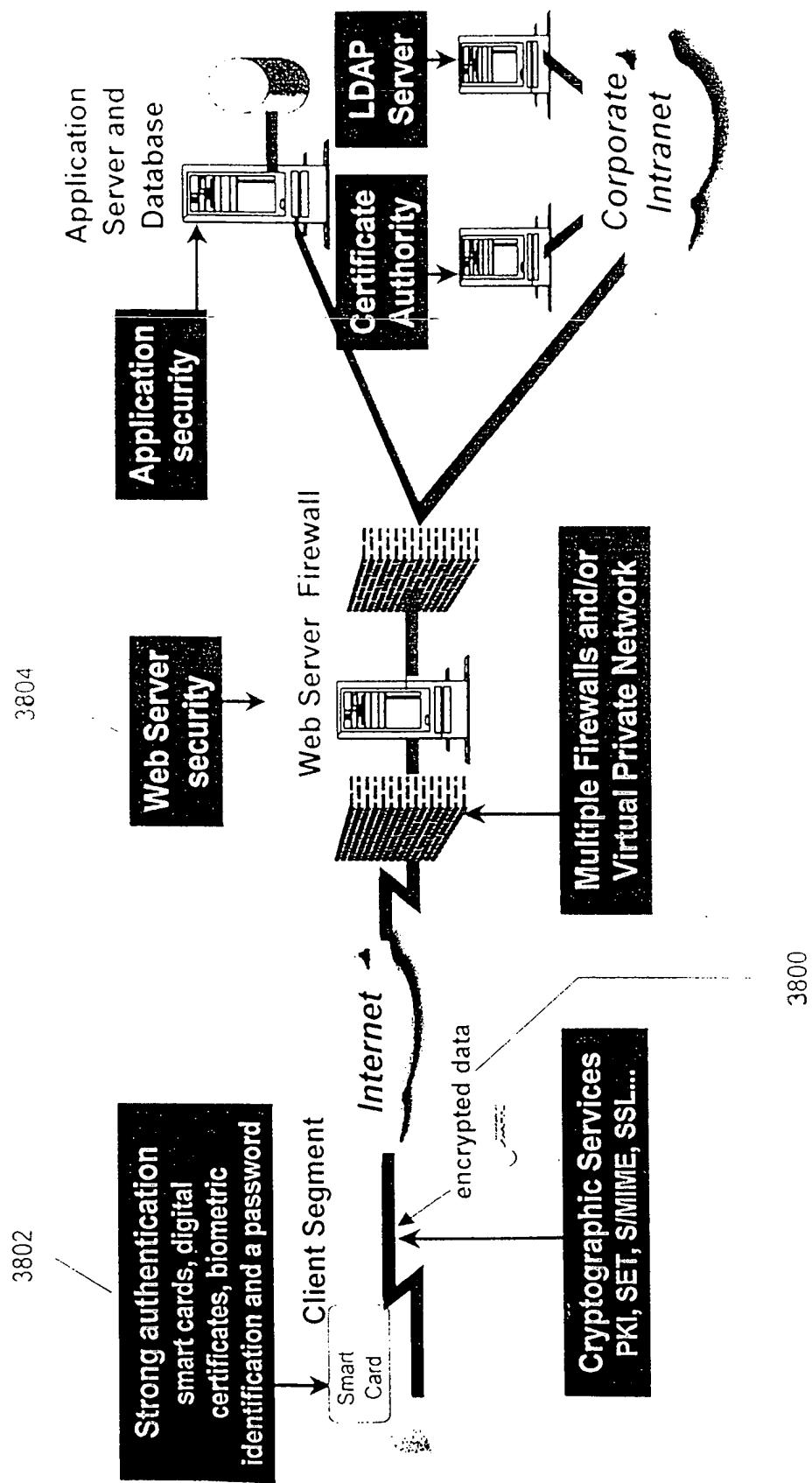


Figure 38

Replacement Sheet

SECURITY PRINCIPLES	Authentication Services		Cryptography Services		Certification Services	
	Identification	Yes			Yes	
	Authentication	Yes			Yes	
	Authorization	Yes			Yes	
	Privacy				Yes	
	Integrity				Yes	
	Non-Repudiation					Yes

Figure 39

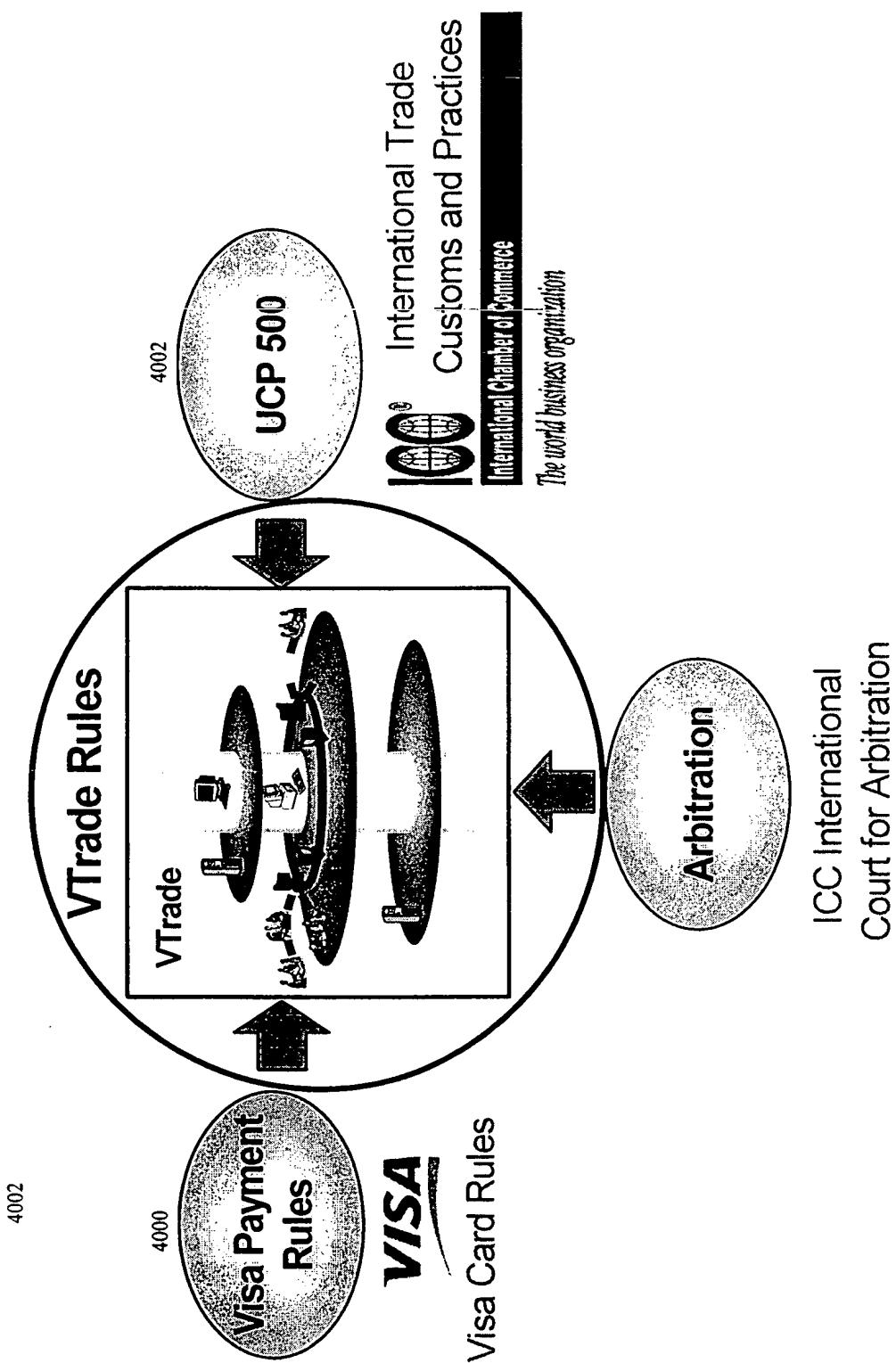


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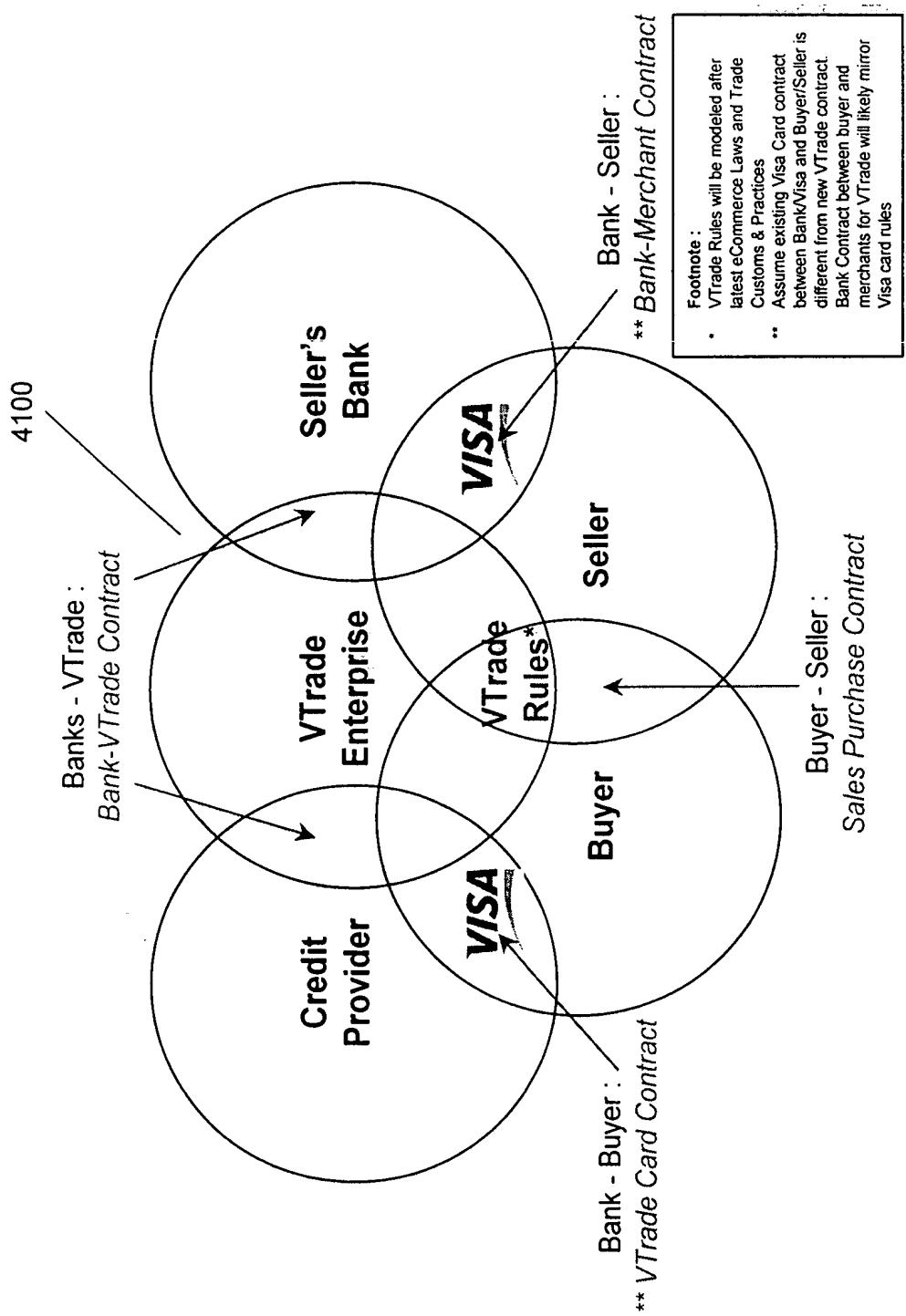


Figure 41

Replacement Sheet

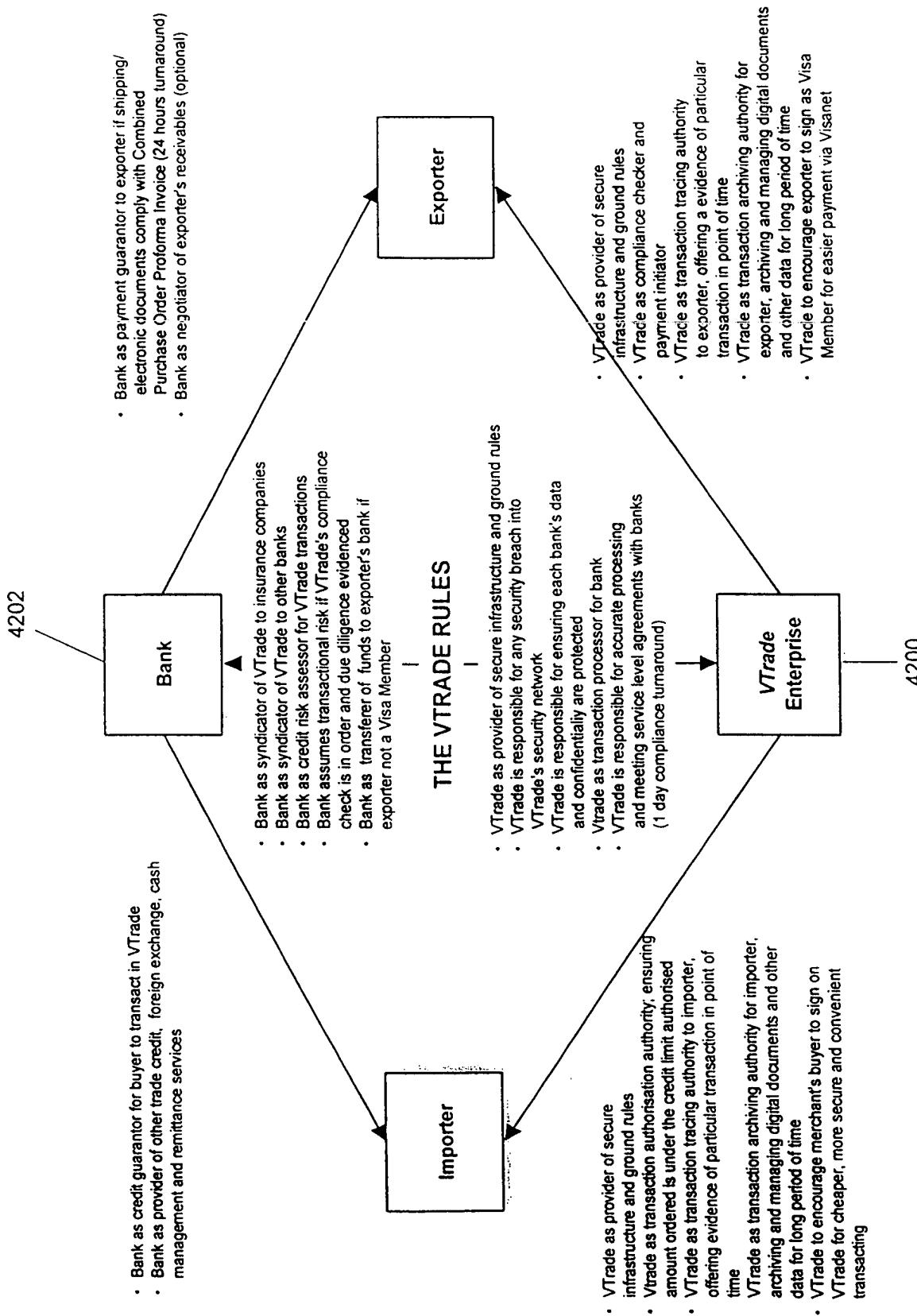


Figure 42

Replacement Sheet

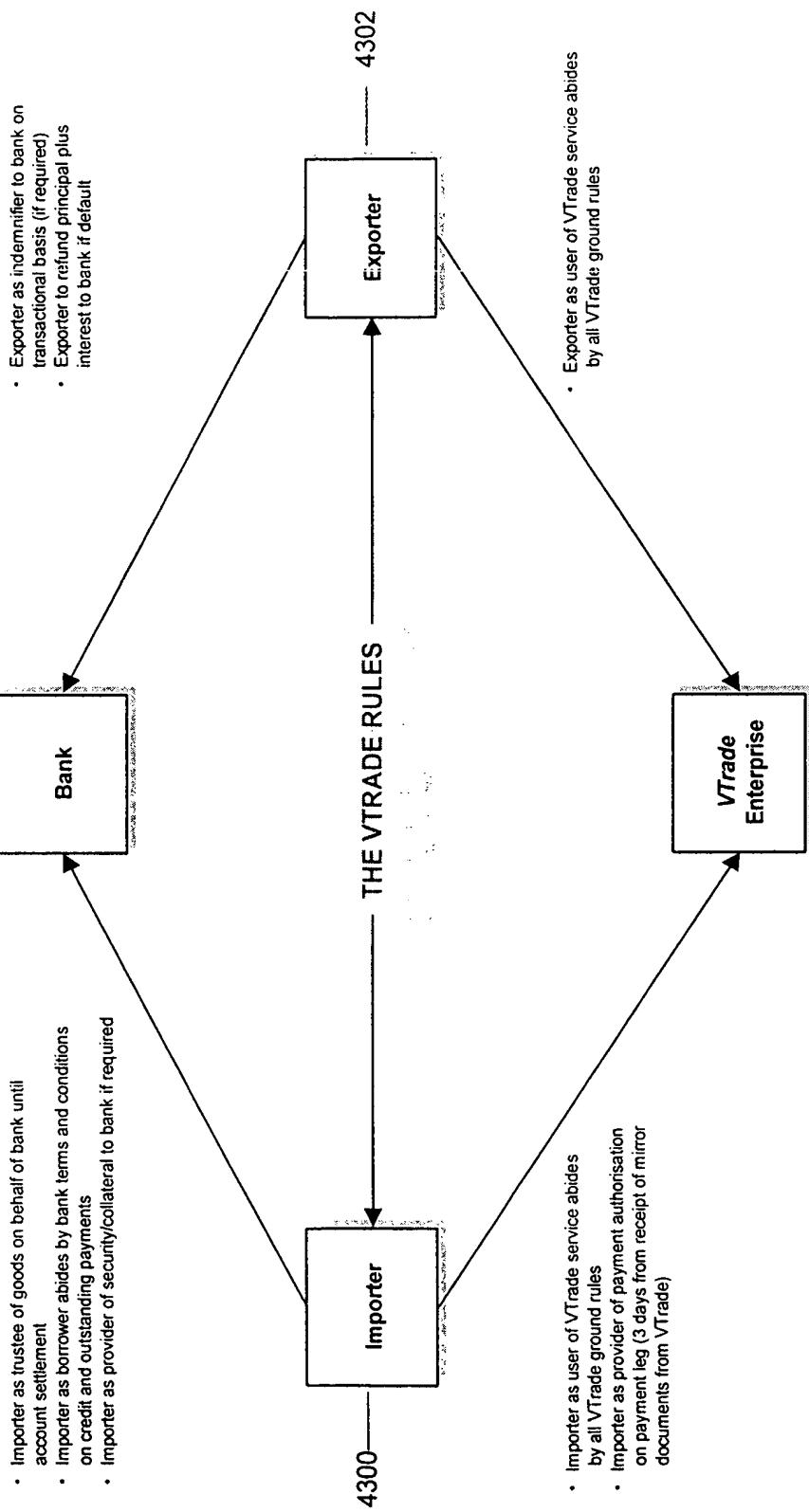
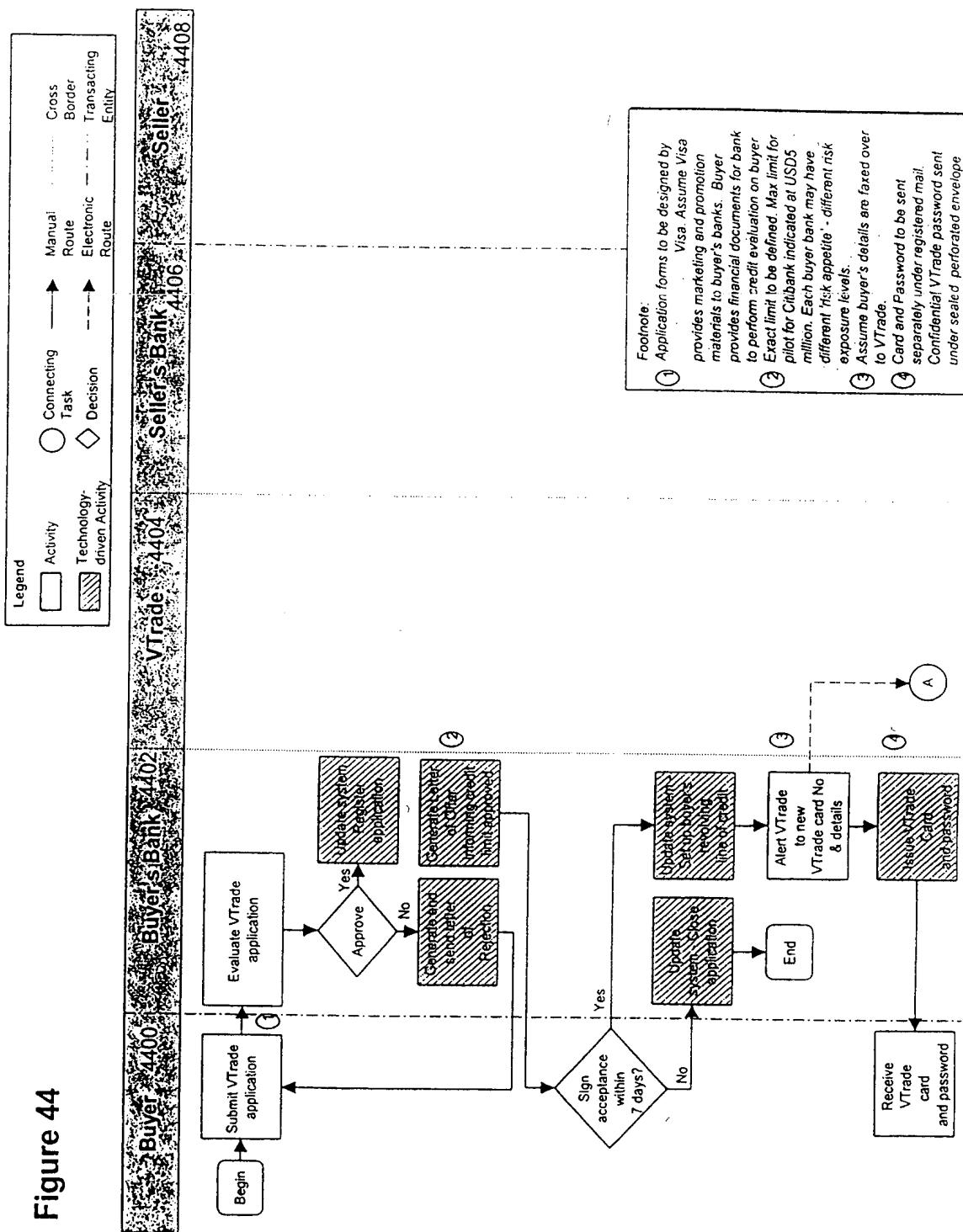


Figure 43

Replacement Sheet

Figure 44



Replacement Sheet

Figure 45

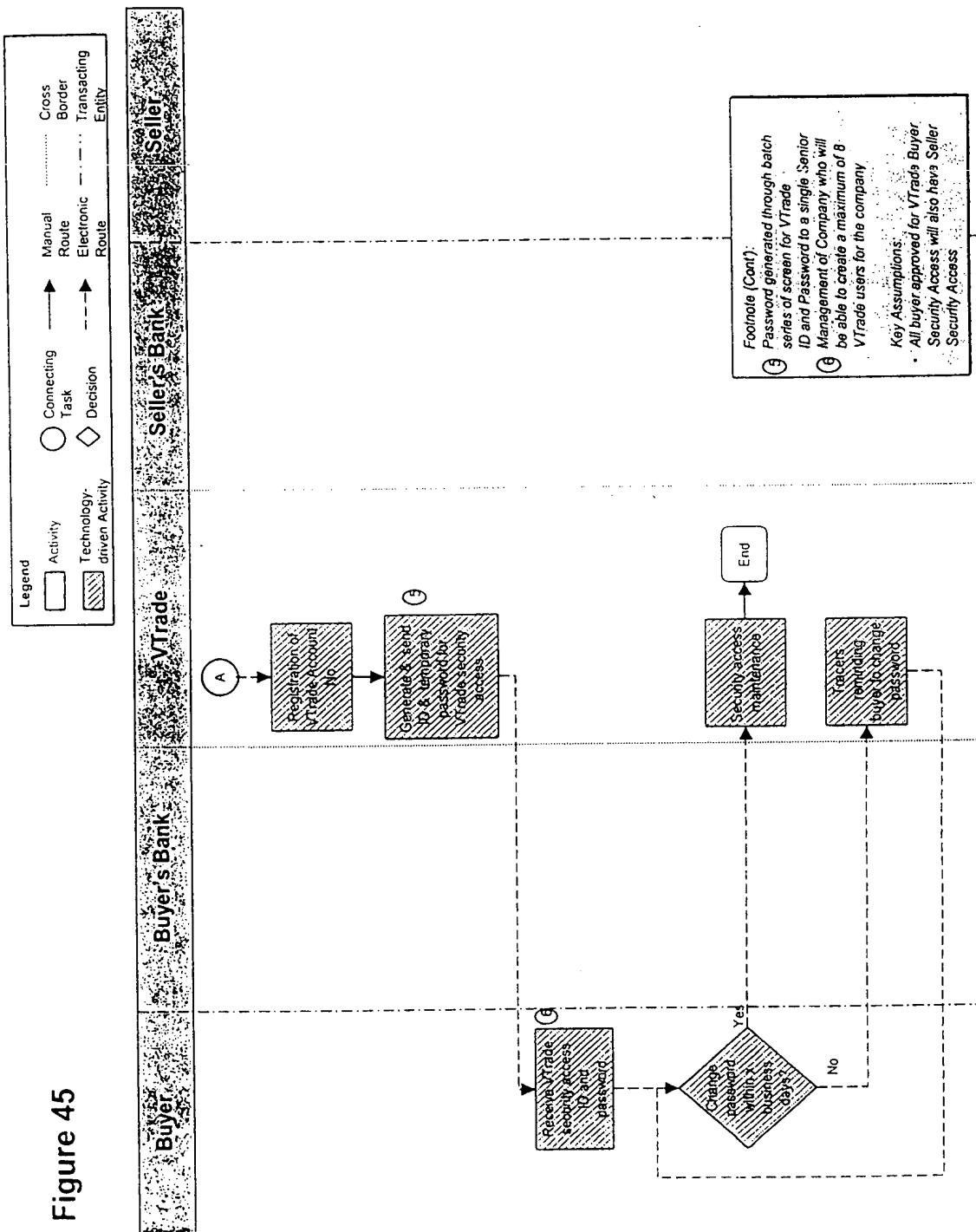
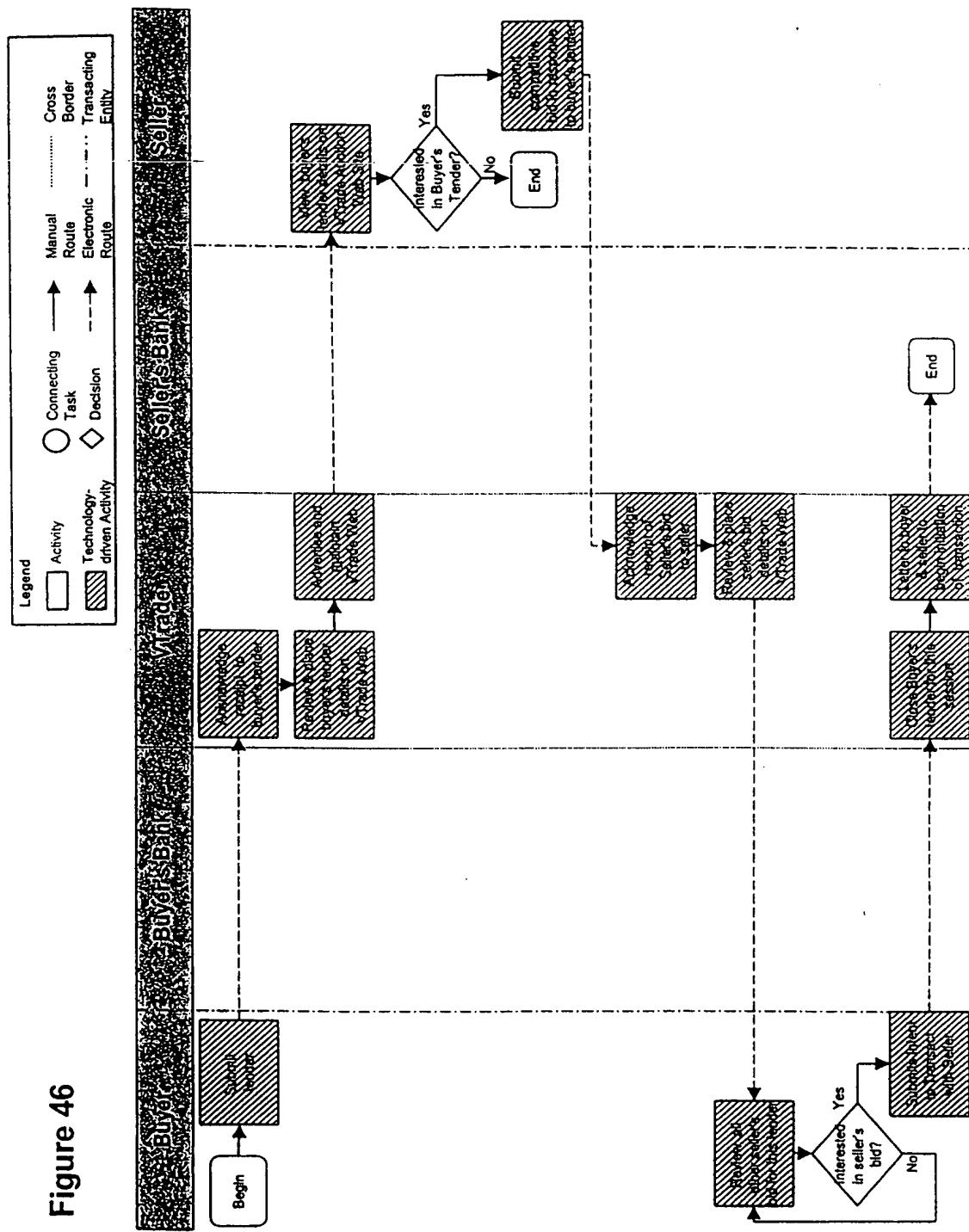
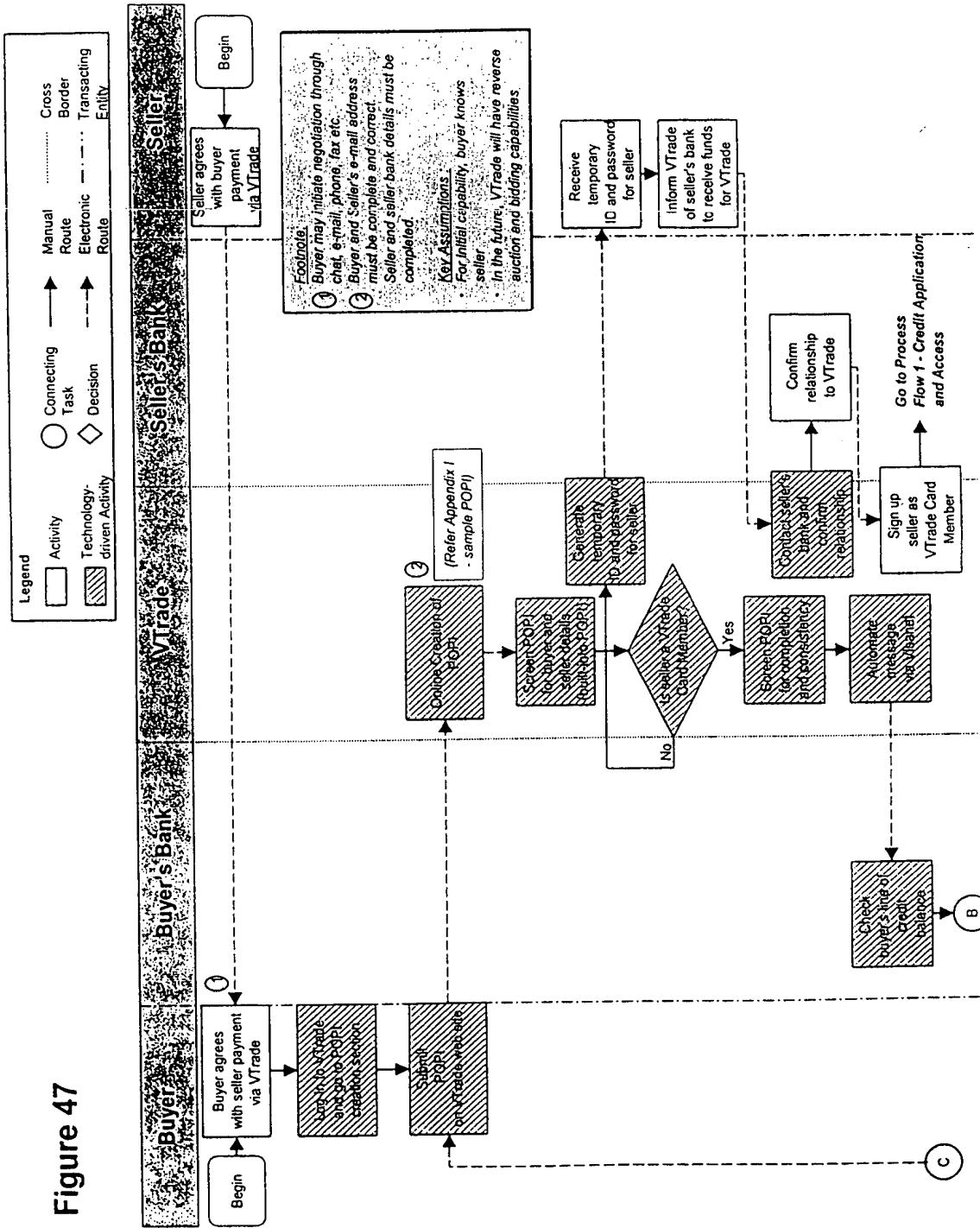


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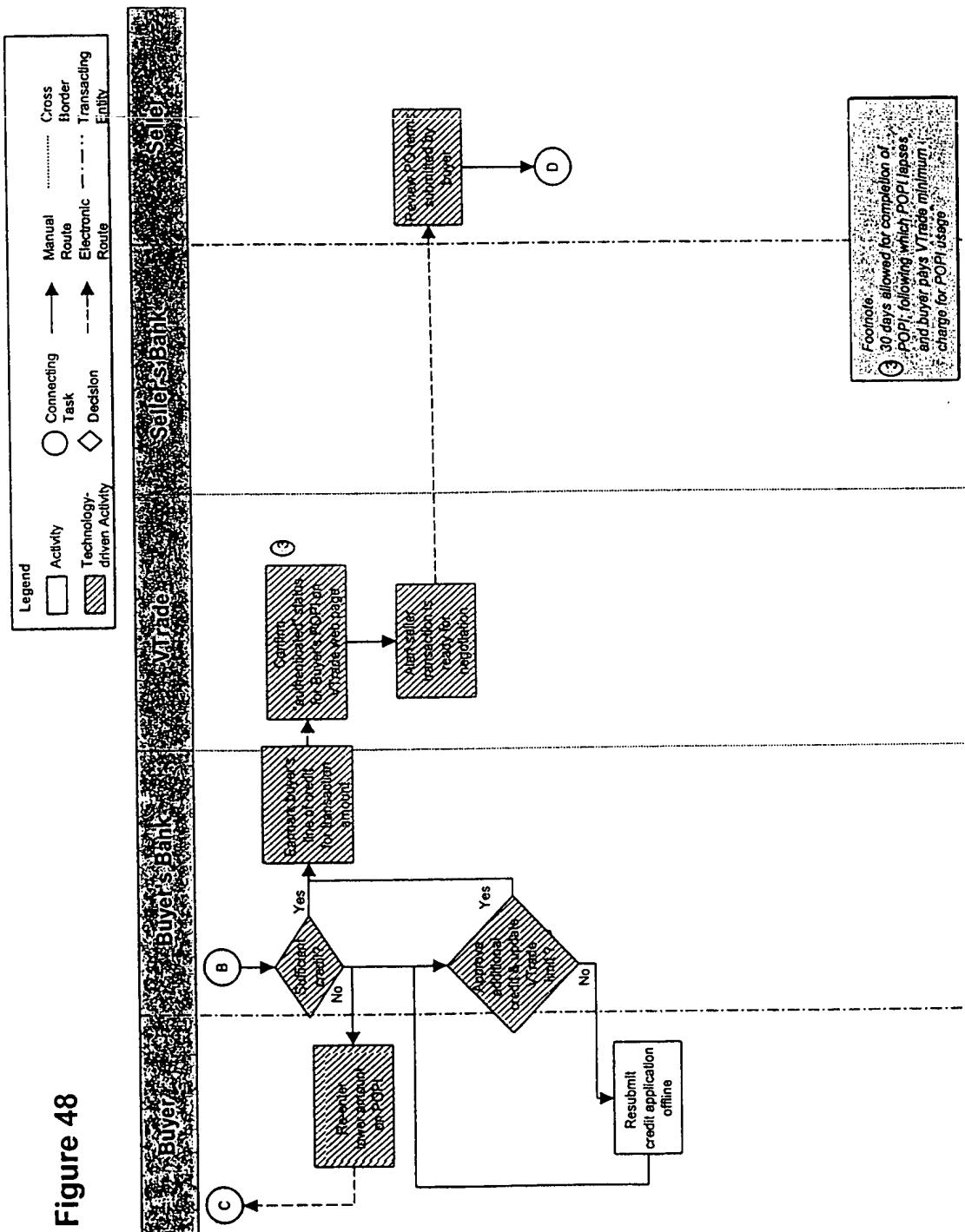
Replacement Sheet

Figure 47



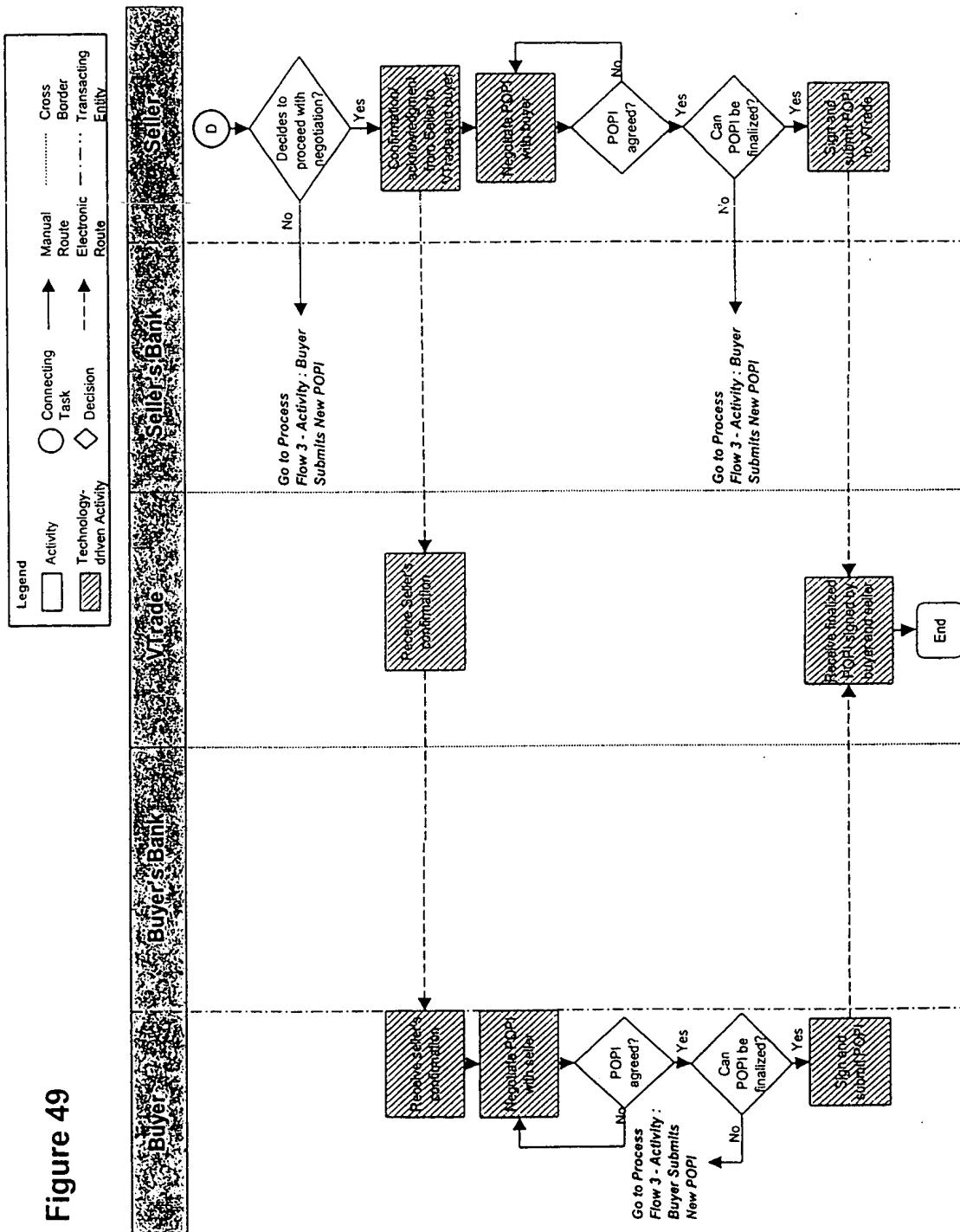
Replacement Sheet

Figure 48



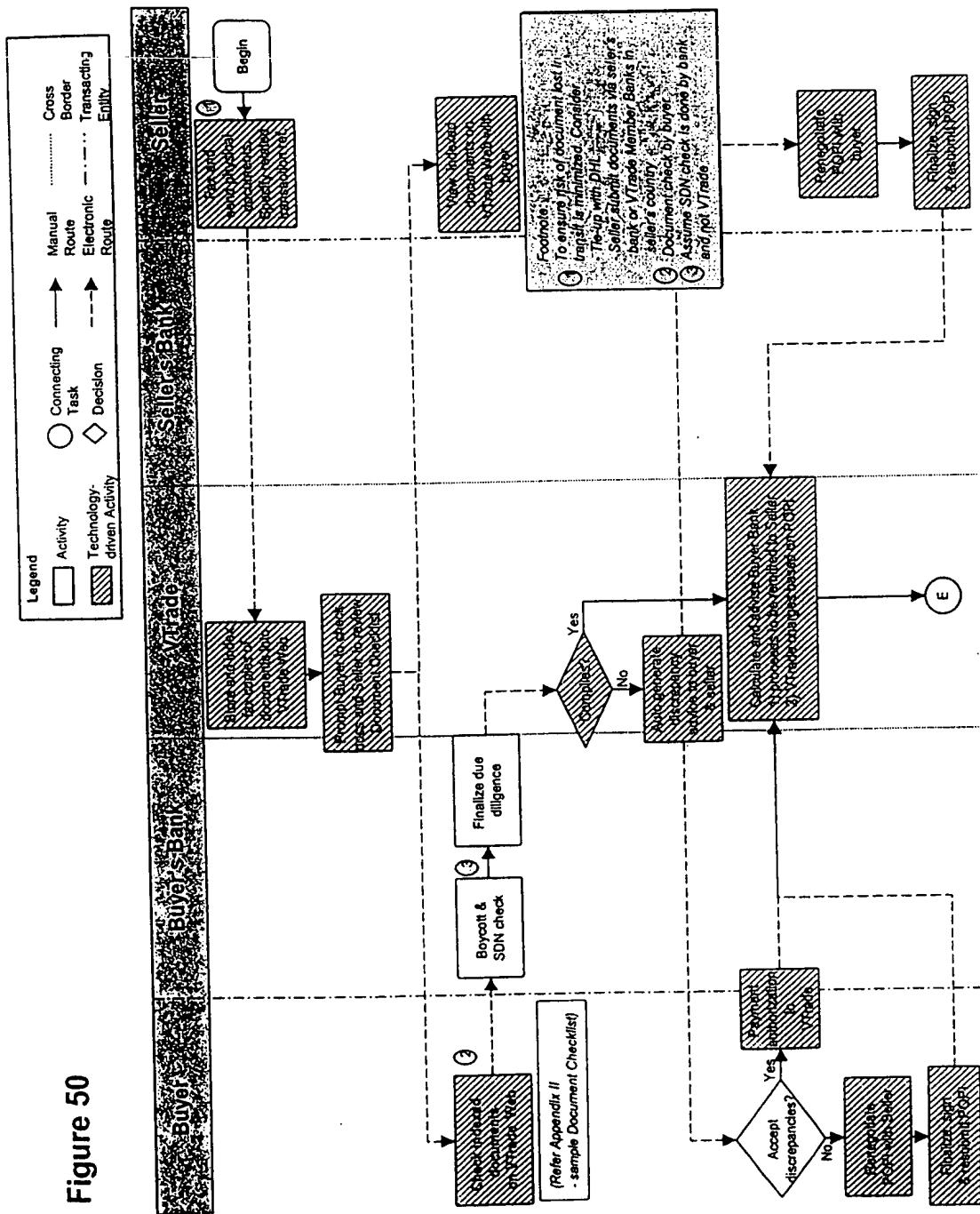
Replacement Sheet

Figure 49



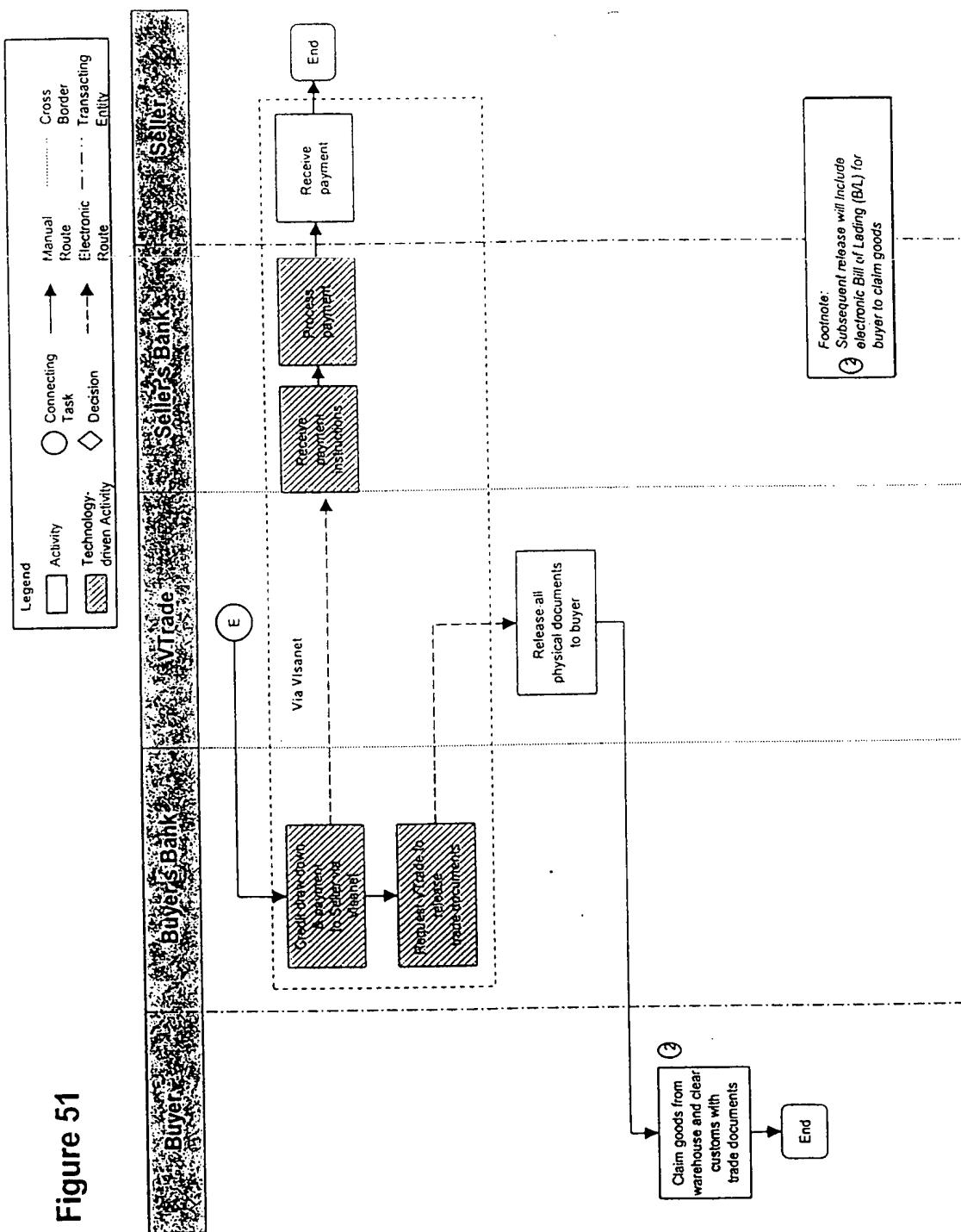
Replacement Sheet

Figure 50



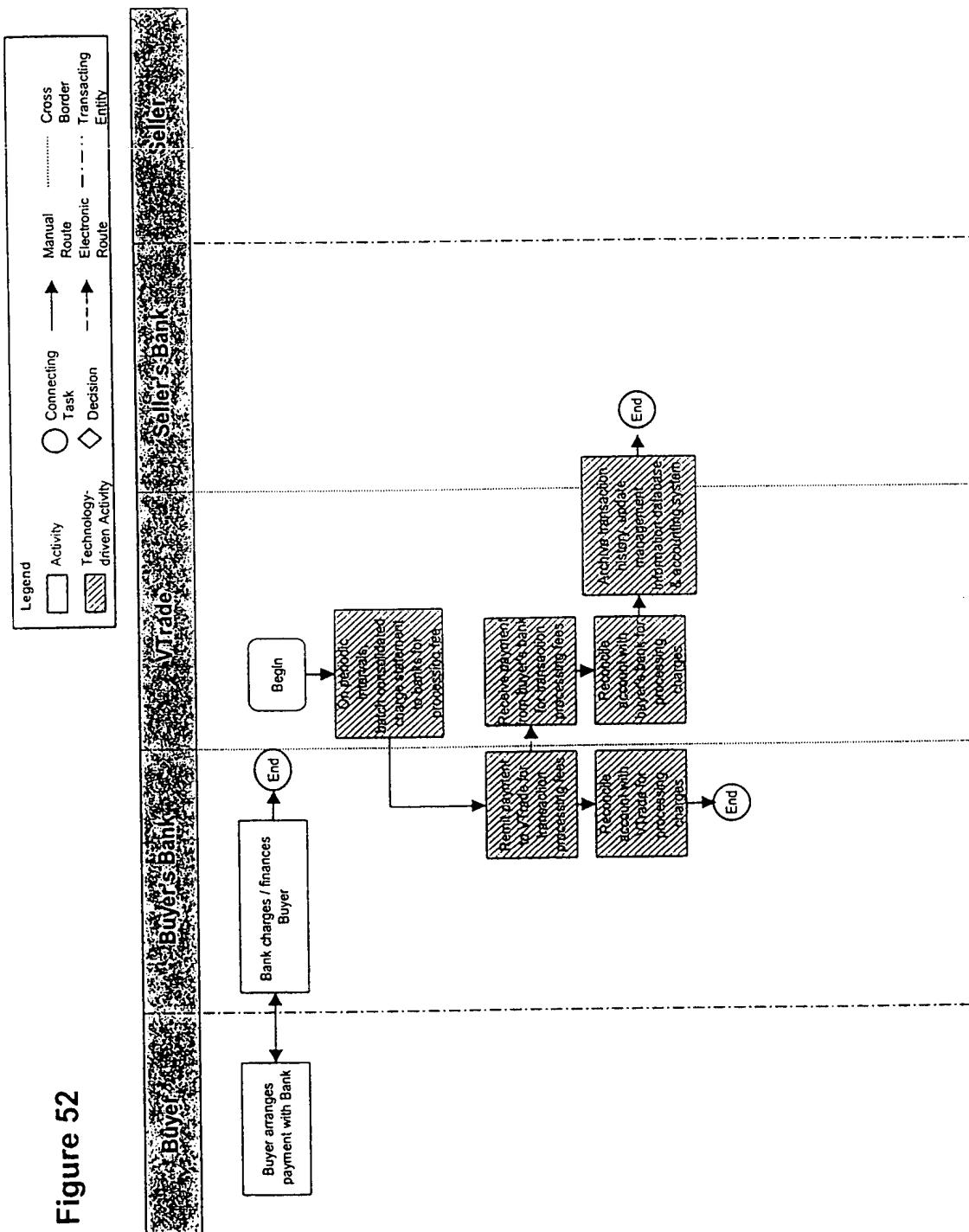
Replacement Sheet

Figure 51



Replacement Sheet

Figure 52



eMarketplace Models

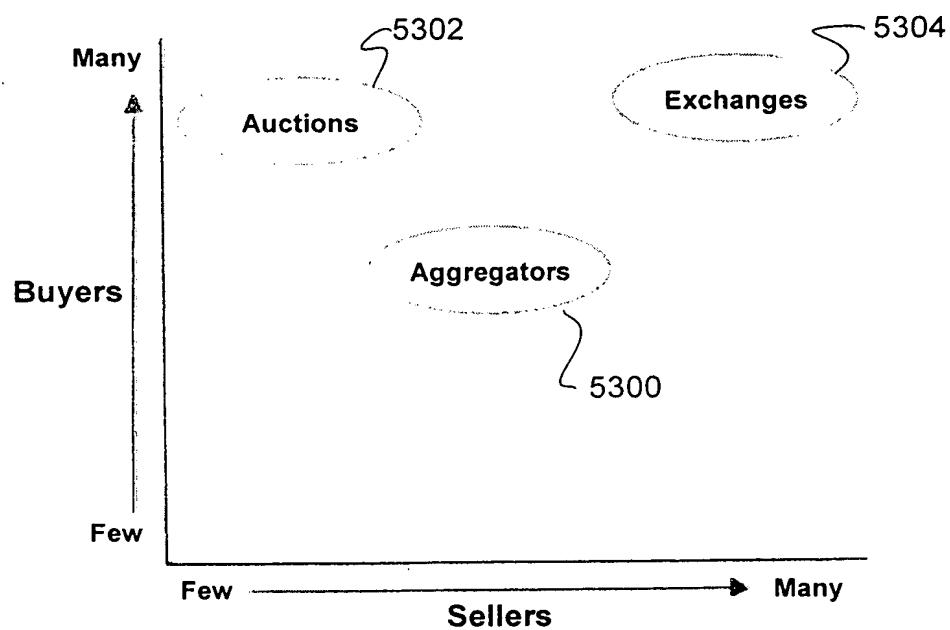
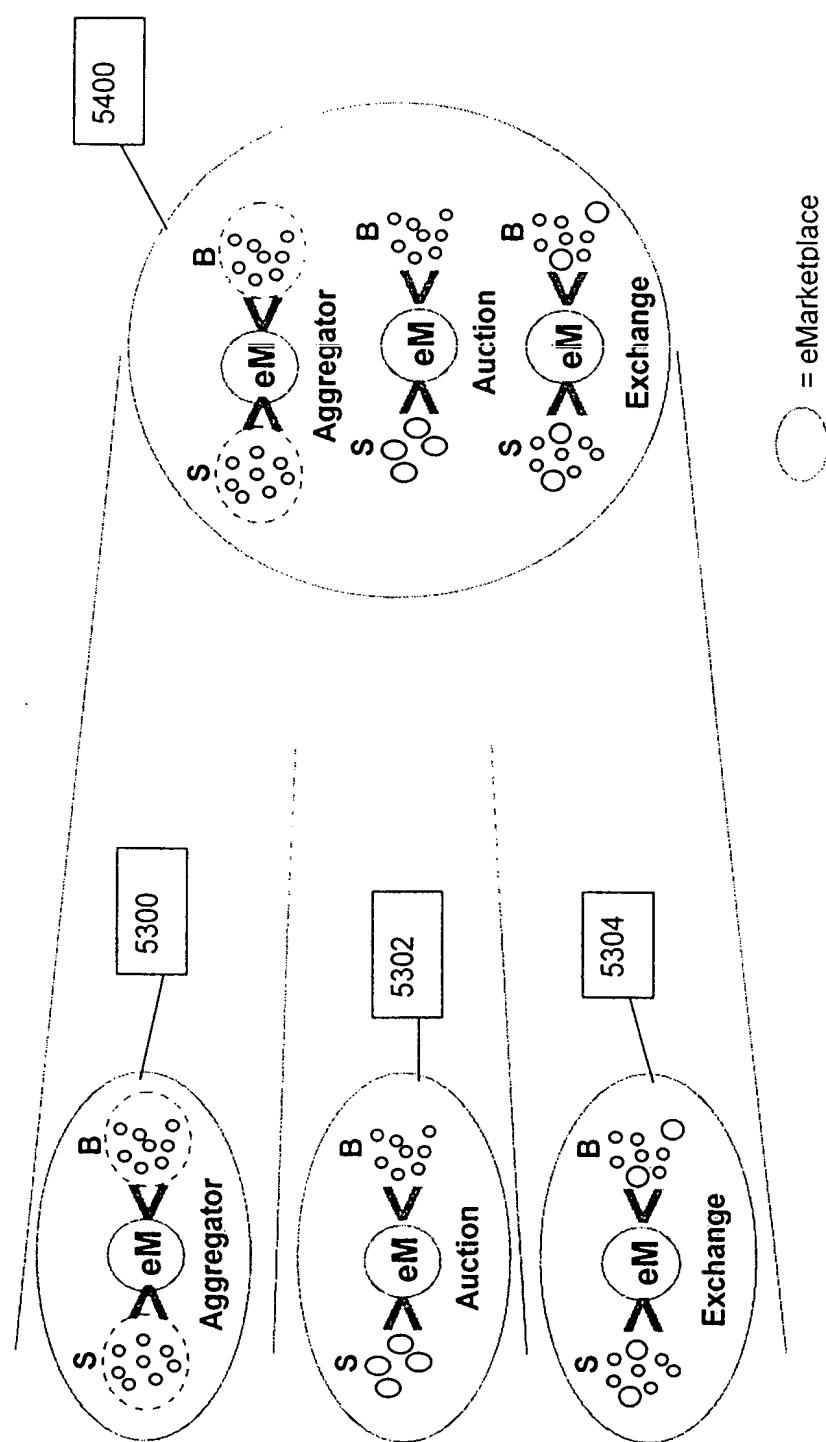


Figure 53

**Figure 54**

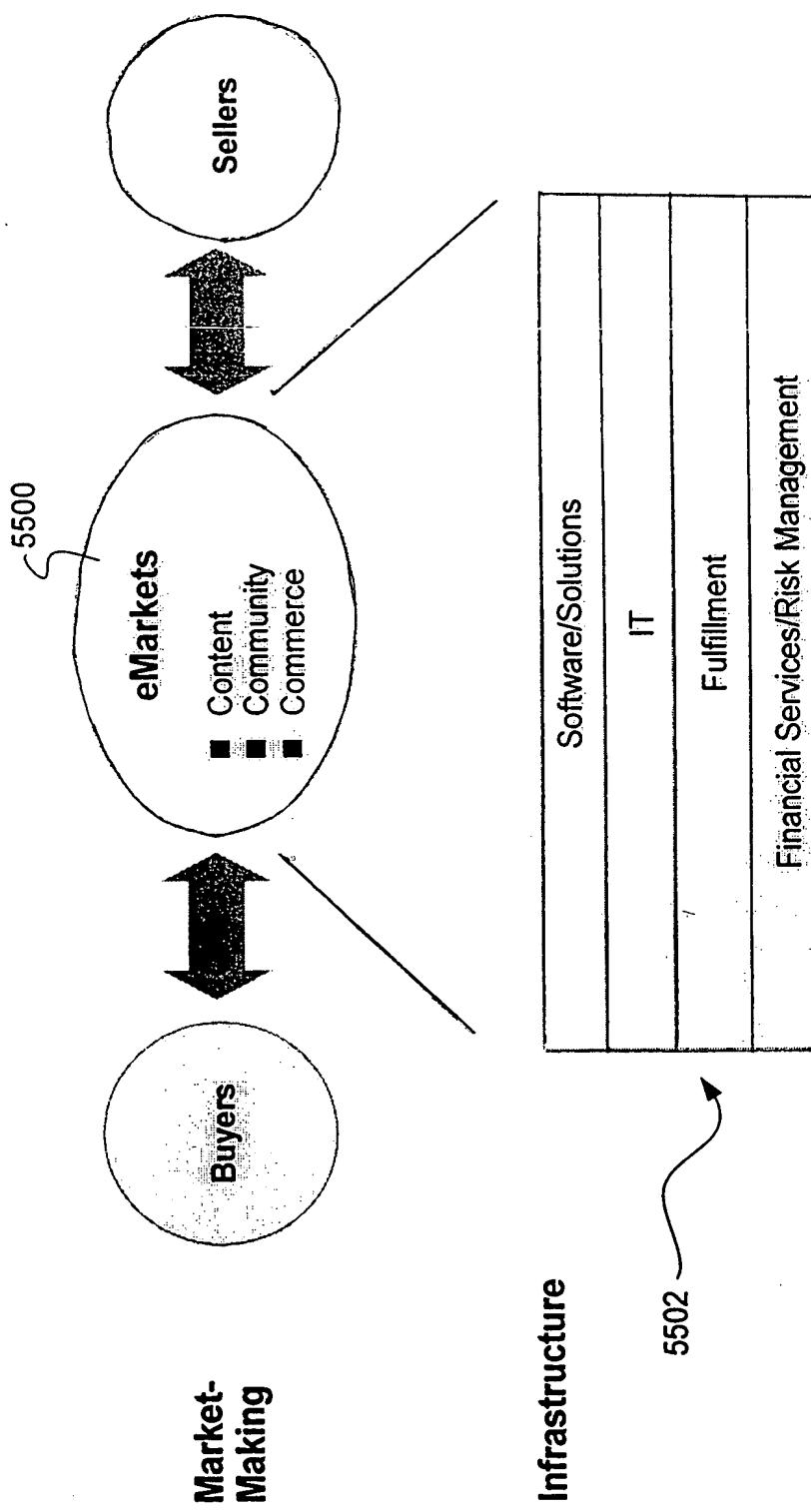


Figure 55

Infrastructure		
	Description	Examples
5600 Software/ Solutions	<ul style="list-style-type: none"> ■ The software which makes the site run 	<ul style="list-style-type: none"> ■ Auction engine ■ Content management ■ ERP integration software
5602 IT	<ul style="list-style-type: none"> ■ Setting up the site and providing ongoing maintenance 	<ul style="list-style-type: none"> ■ Systems integration ■ Hosting ■ Application Service Providers
5604 Fulfillment	<ul style="list-style-type: none"> ■ Organizing the physical settlement of trades after they have been agreed upon 	<ul style="list-style-type: none"> ■ Shipping ■ Warehousing ■ Inspection
5606 Financial Services/ Risk Management	<ul style="list-style-type: none"> ■ Facilitating the financing and transfer of funds between parties to a transaction ■ Minimizing the risks of fraud, renege, etc., at this exchange and providing tools to mitigate trade-related risks 	<ul style="list-style-type: none"> ■ Payment processing ■ Receivables management ■ Financing/ credit ■ Authentication ■ Warranties ■ Derivatives/ options

Figure 56

Replacement Sheet

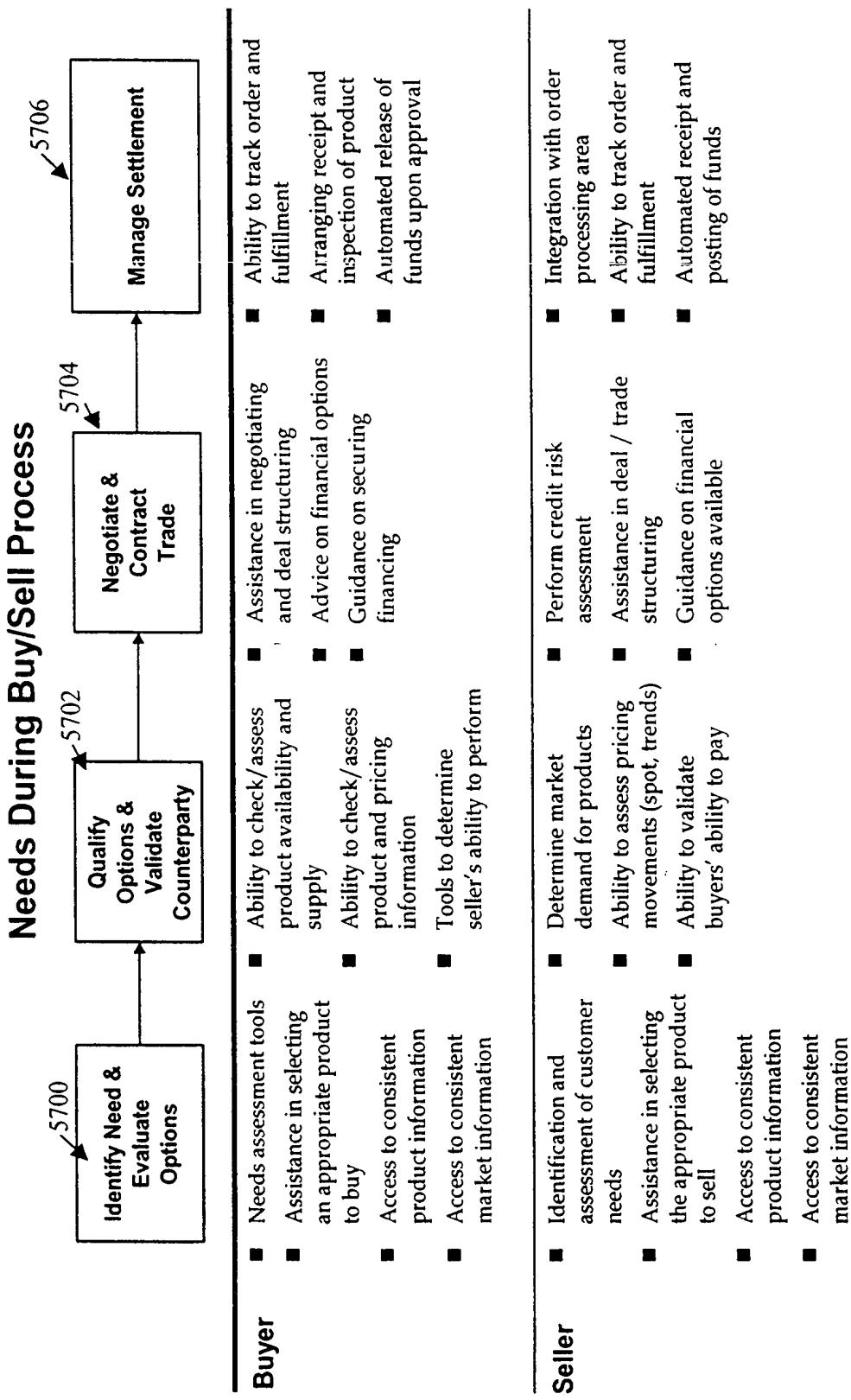


Figure 57

Replacement Sheet

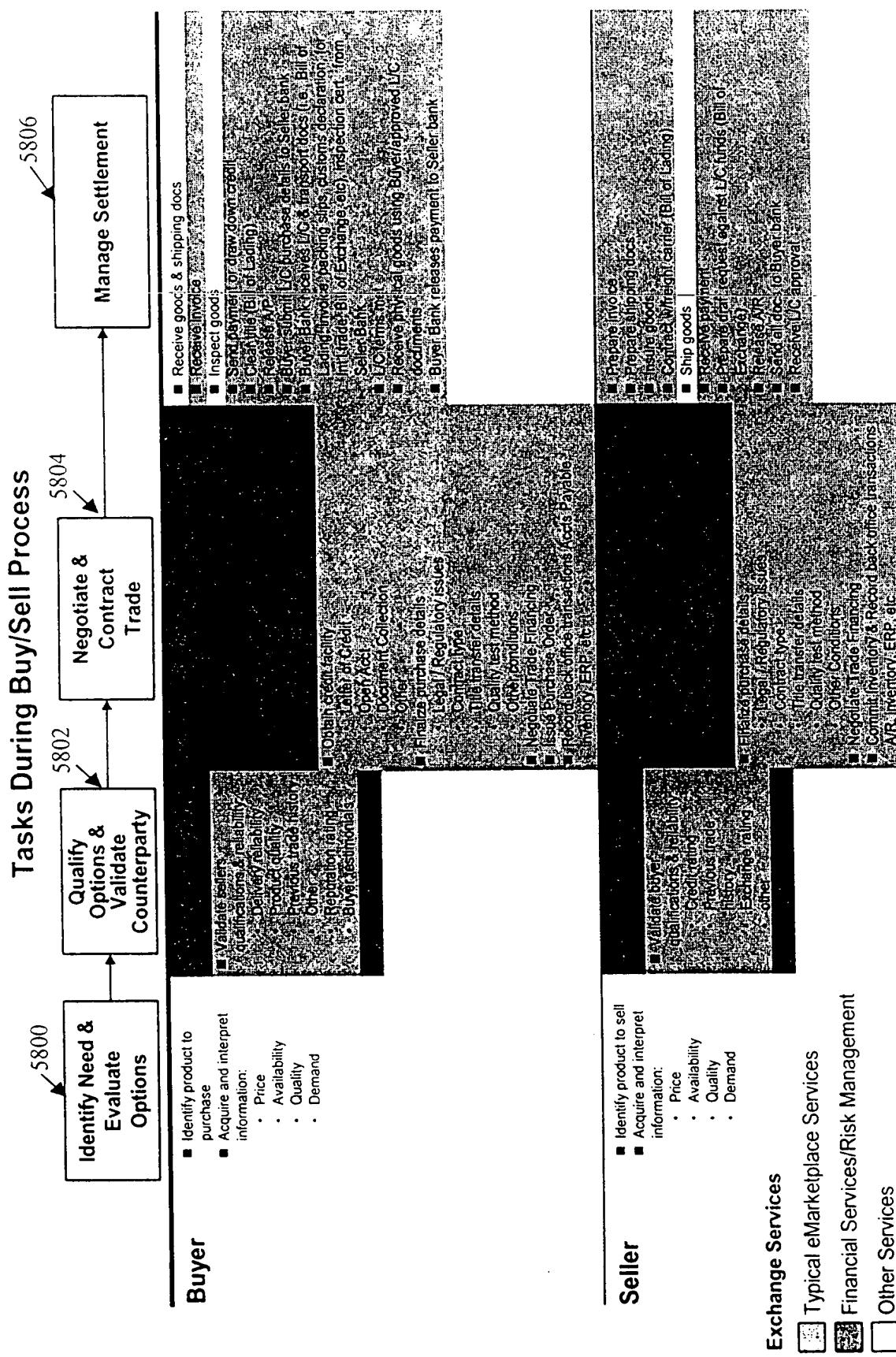


Figure 58

Replacement Sheet

Service Area	Service	Buyer/Seller Value Proposition	eMkt Place Value Proposition
Reputation Assessment 5900	<ul style="list-style-type: none"> ■ Online documentation of credit worthiness included in profile ■ Credit rating engine based on historical transaction data ■ Member-specified credit rating ■ Authentication when using site 	<ul style="list-style-type: none"> ■ Increases member confidence in trading partners 	<ul style="list-style-type: none"> ■ Increases transaction volume and transaction-related revenues ■ Potential service revenue (per credit profile provision)
Financing 5902	<ul style="list-style-type: none"> ■ Lines of credit, leasing, inventory financing ■ Factoring, forfeiting, and other receivables financing services 	<ul style="list-style-type: none"> ■ Provides access to cash flow management services 	<ul style="list-style-type: none"> ■ Increases member entanglement ■ Potential referral revenue
Risk Management 5904	<ul style="list-style-type: none"> ■ Foreign exchange services ■ Insurance ■ Hedging tools 	<ul style="list-style-type: none"> ■ Provides access to services that might be otherwise unavailable to small members ■ Provides seamless service that is more convenient than existing services (e.g., "one click") 	<ul style="list-style-type: none"> ■ Increases member entanglement ■ Potential referral revenue
ePayments 5906	<ul style="list-style-type: none"> ■ Credit Cards, ACH, SWIFT, wire transfers ■ Letters of credit, documentary collection, or other intermediated payment vehicles, guaranteed payment ■ Electronic bill presentment and payment ■ Online document management 	<ul style="list-style-type: none"> ■ Reduces counterparty payment risk ■ Reduces transaction costs and time required to complete payment processing ■ Increases speed and accuracy of document processing 	<ul style="list-style-type: none"> ■ Potential to increase qualified member market / transaction volume and revenue ■ Potential referral revenue ■ Facilitates eMarketplace revenue model
Information 5908	<ul style="list-style-type: none"> ■ Industry or product-related news ■ Specific roles/regs ■ Contacts and resources ■ Decisions support/advice 	<ul style="list-style-type: none"> ■ Enables informed decisions ■ Provides real insights ■ Can access additional info without leaving site 	<ul style="list-style-type: none"> ■ Increases member usage and entanglement ■ Positions provider as credible and knowledgeable resource ■ Possible fee for service generator

Figure 59

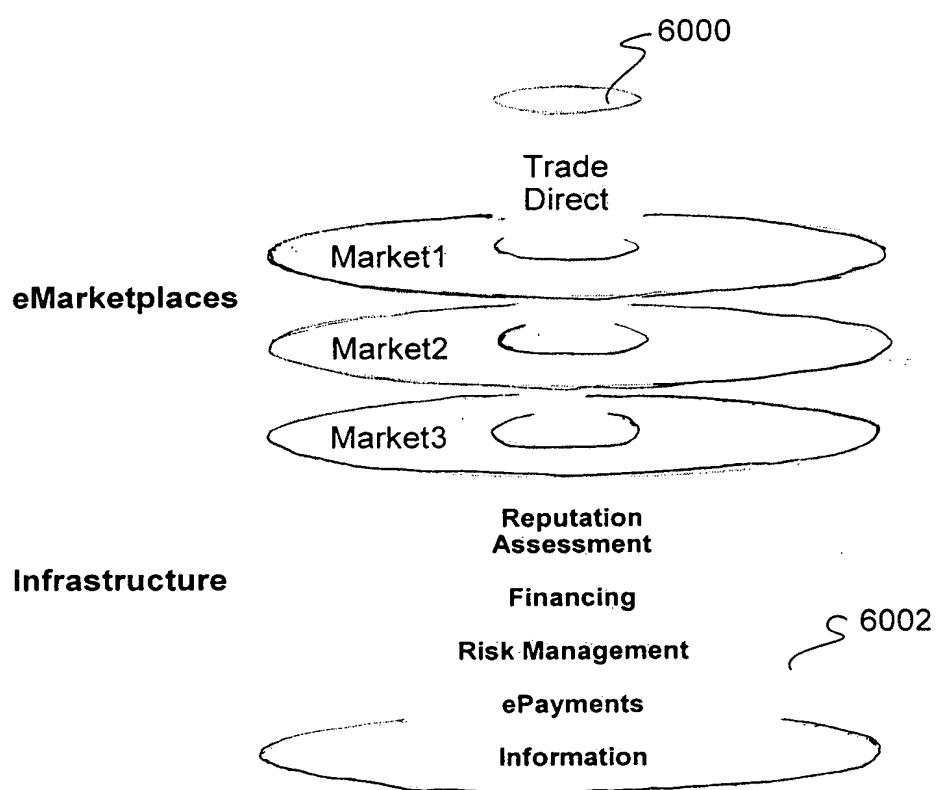


Figure 60

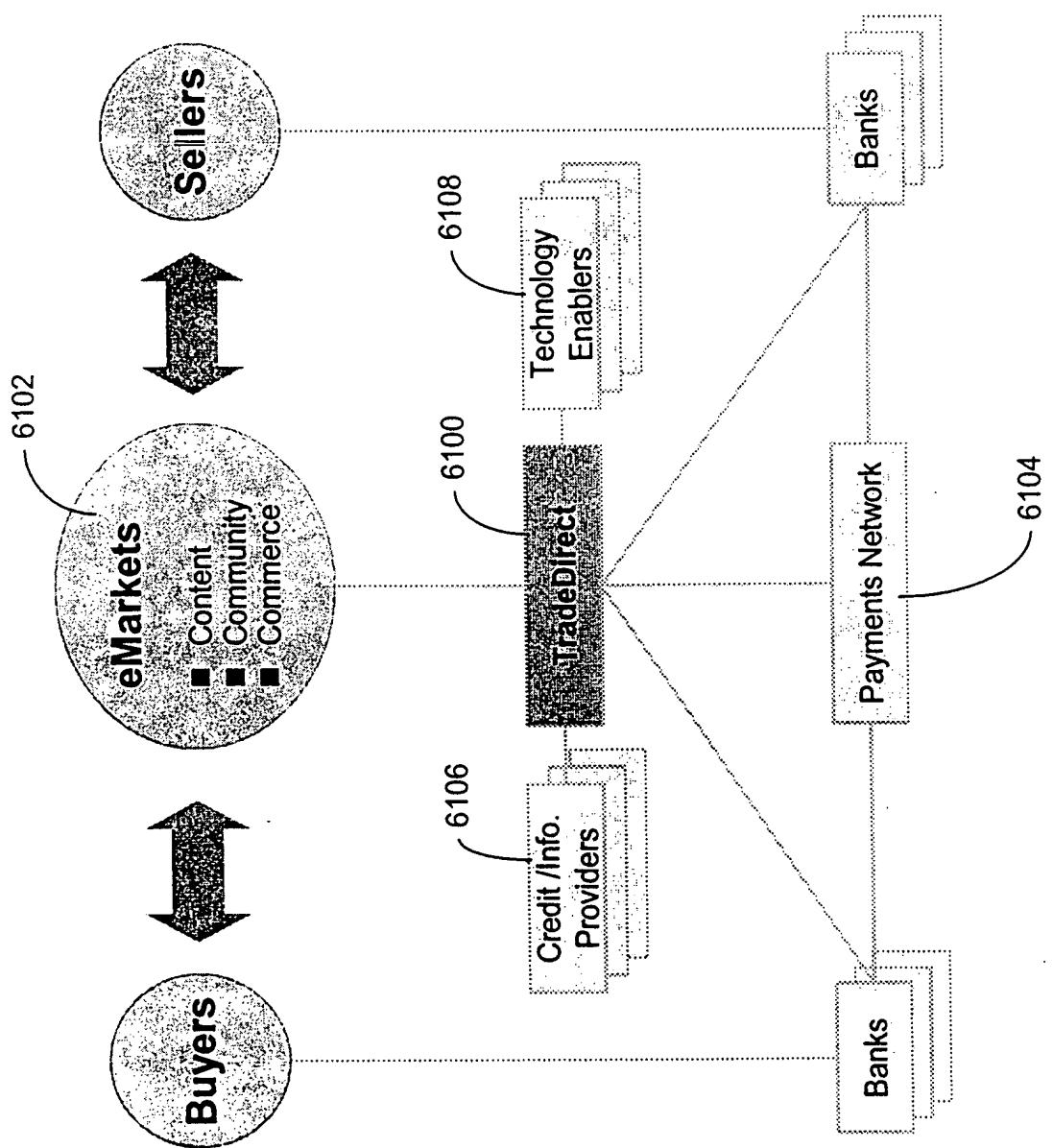


Figure 61

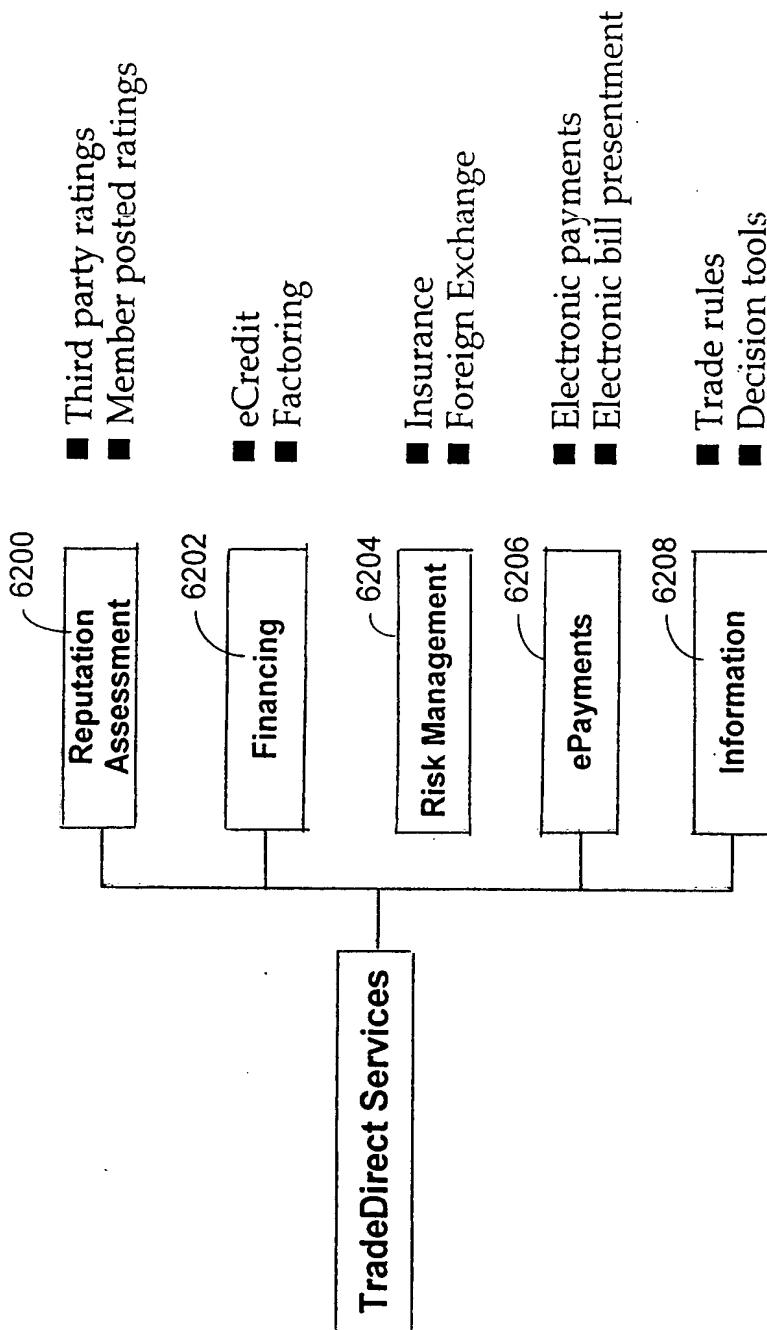


Figure 62

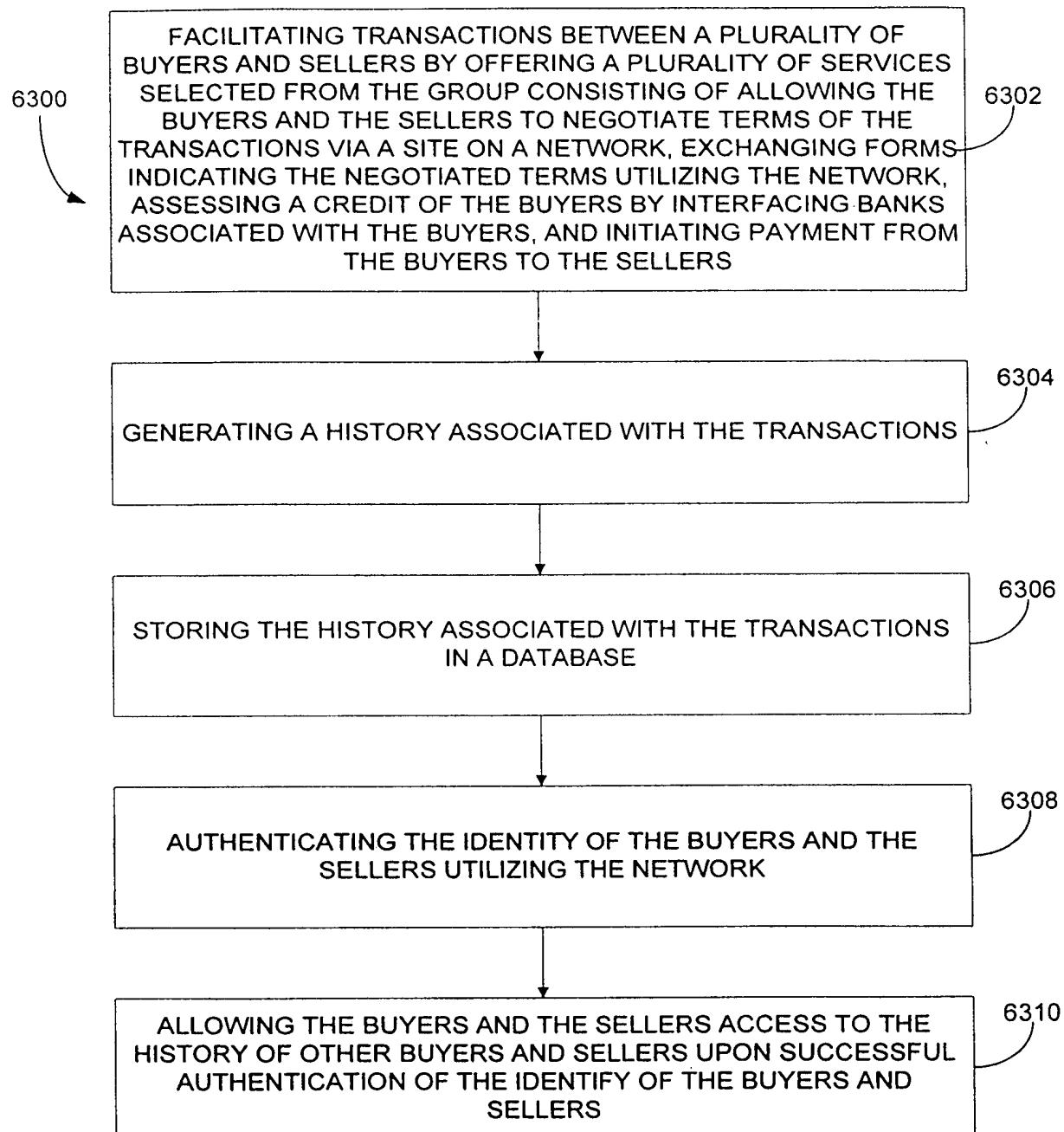


Figure 63

Replacement Sheet

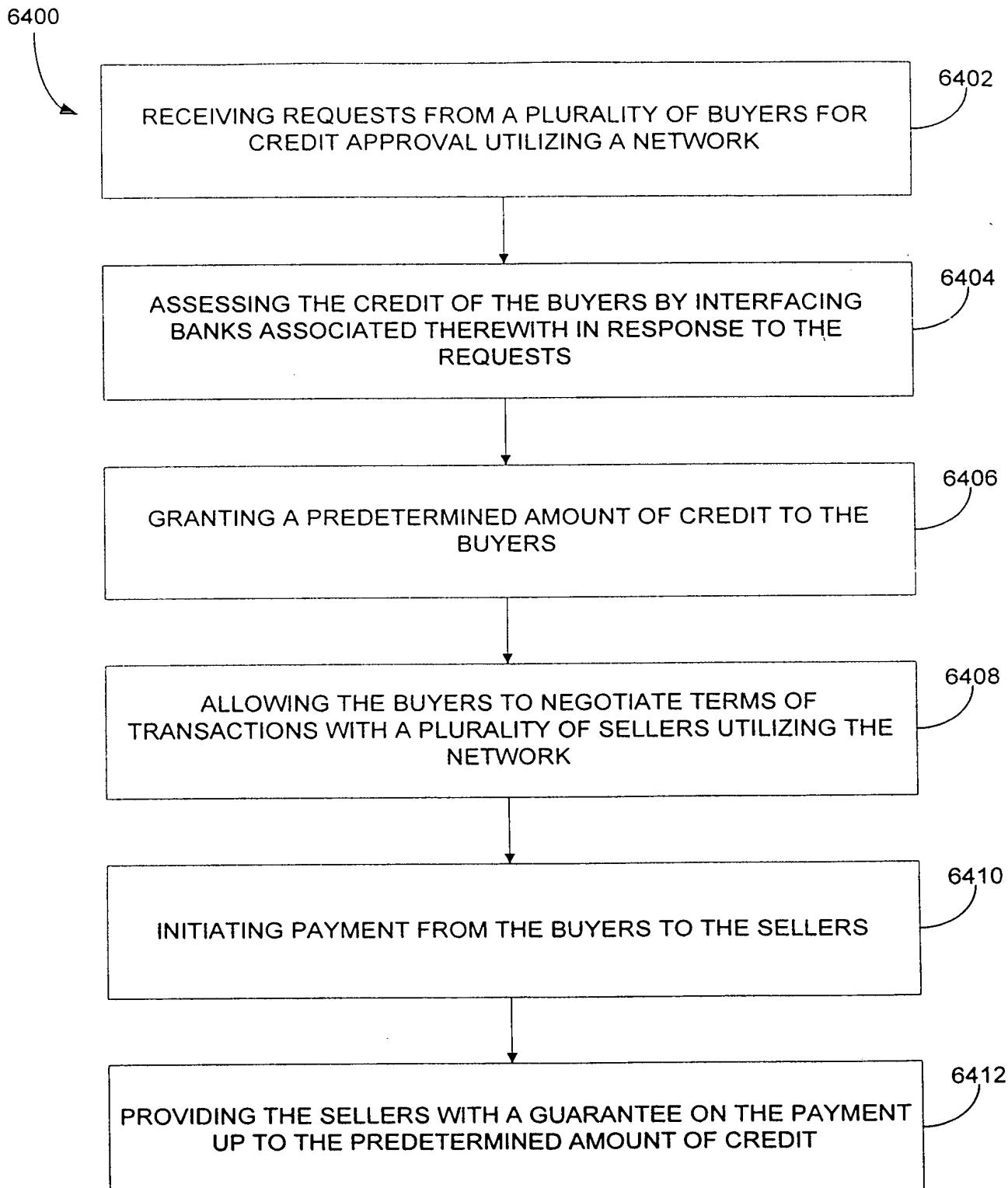


Figure 64

Replacement Sheet

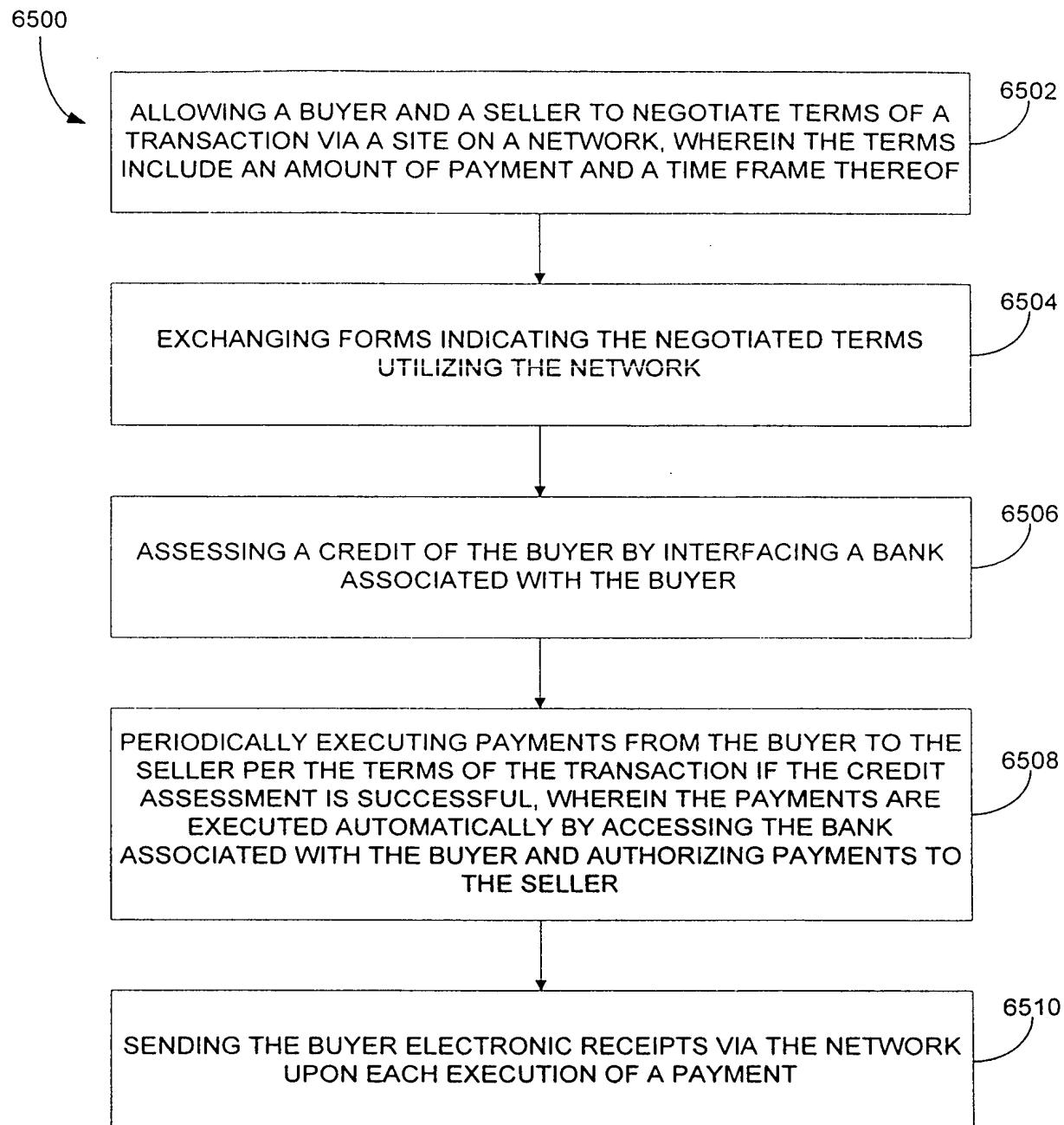


Figure 65

Replacement Sheet

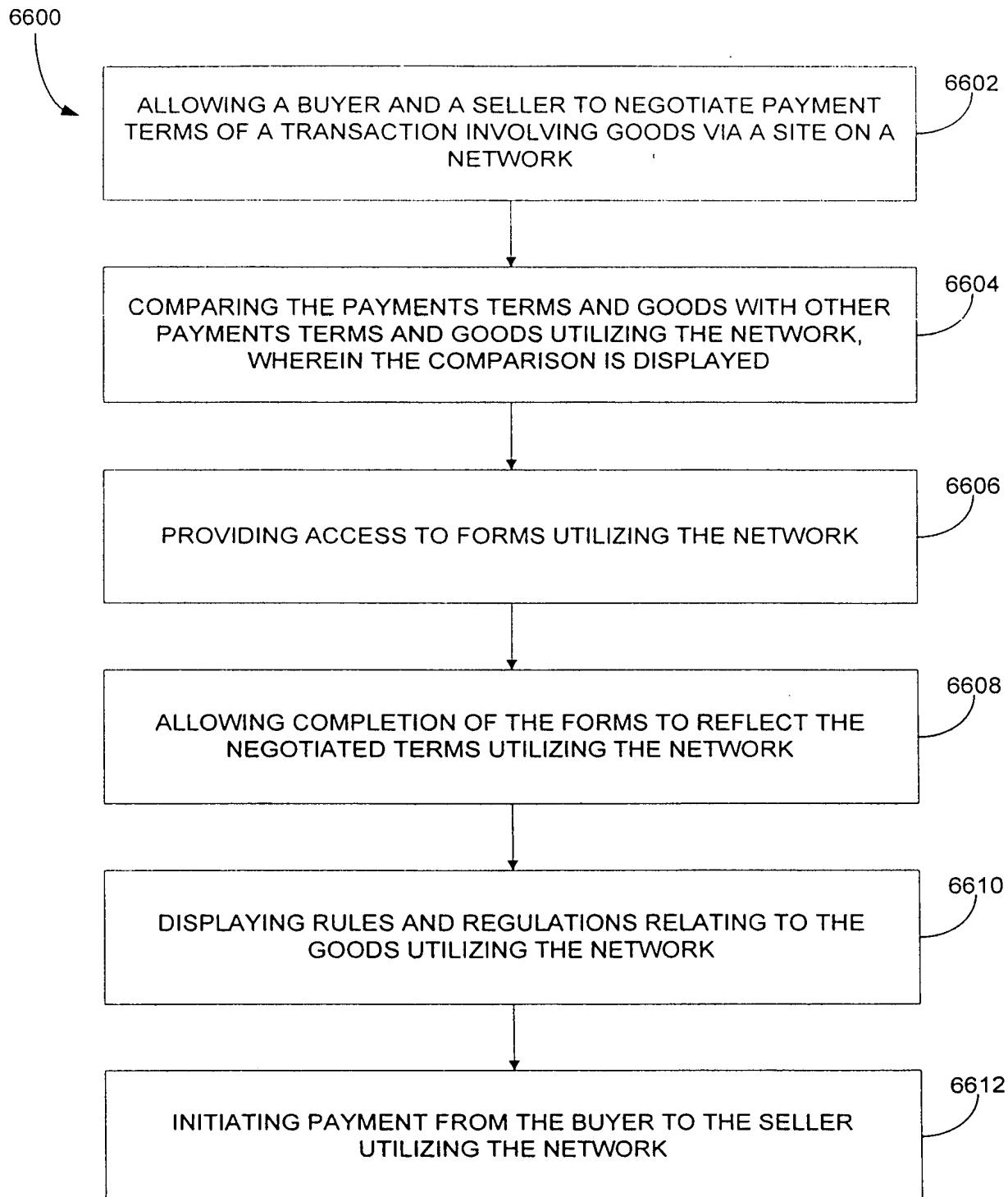


Figure 66

Replacement Sheet

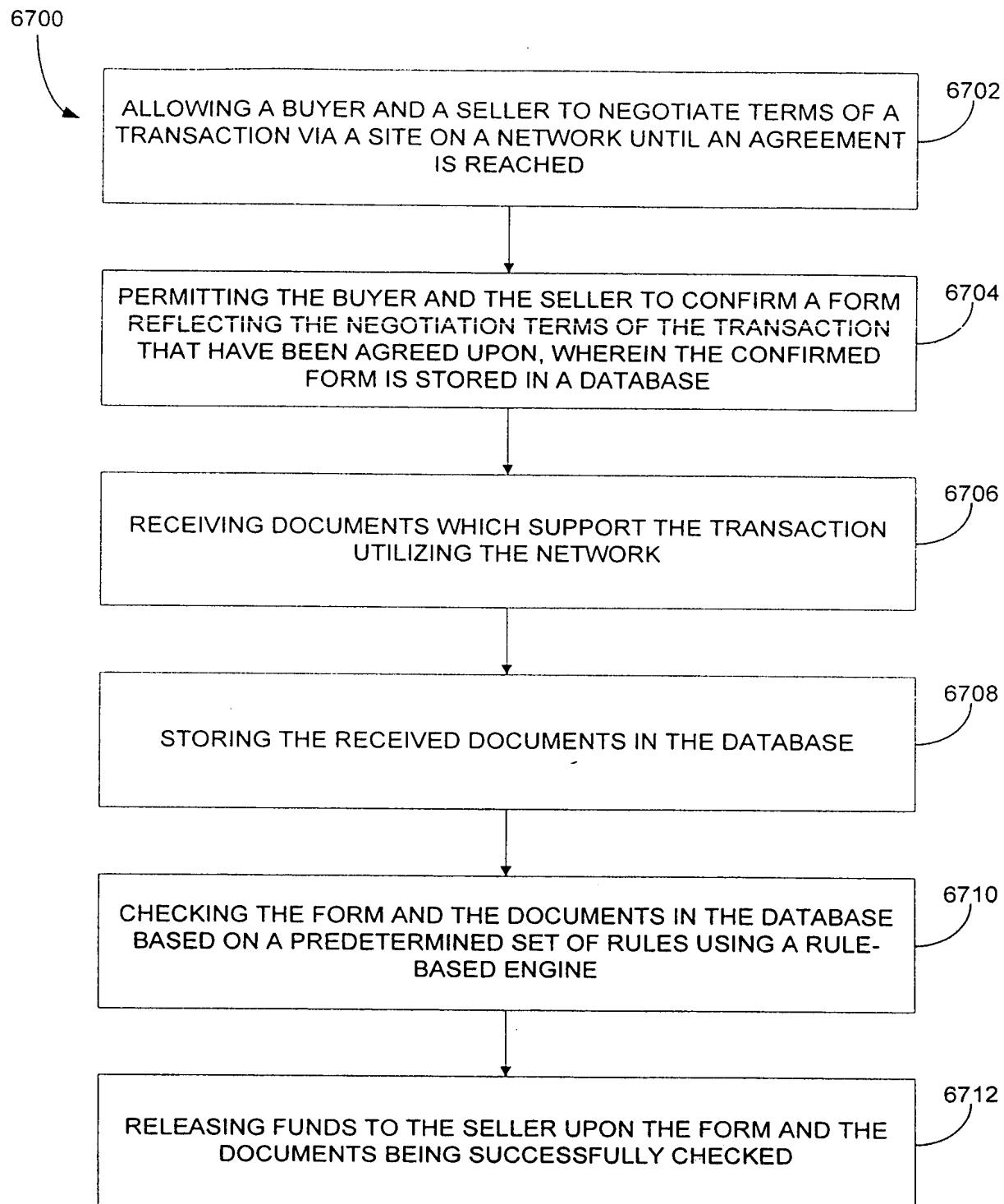


Figure 67

Replacement Sheet

Reputation Assessment

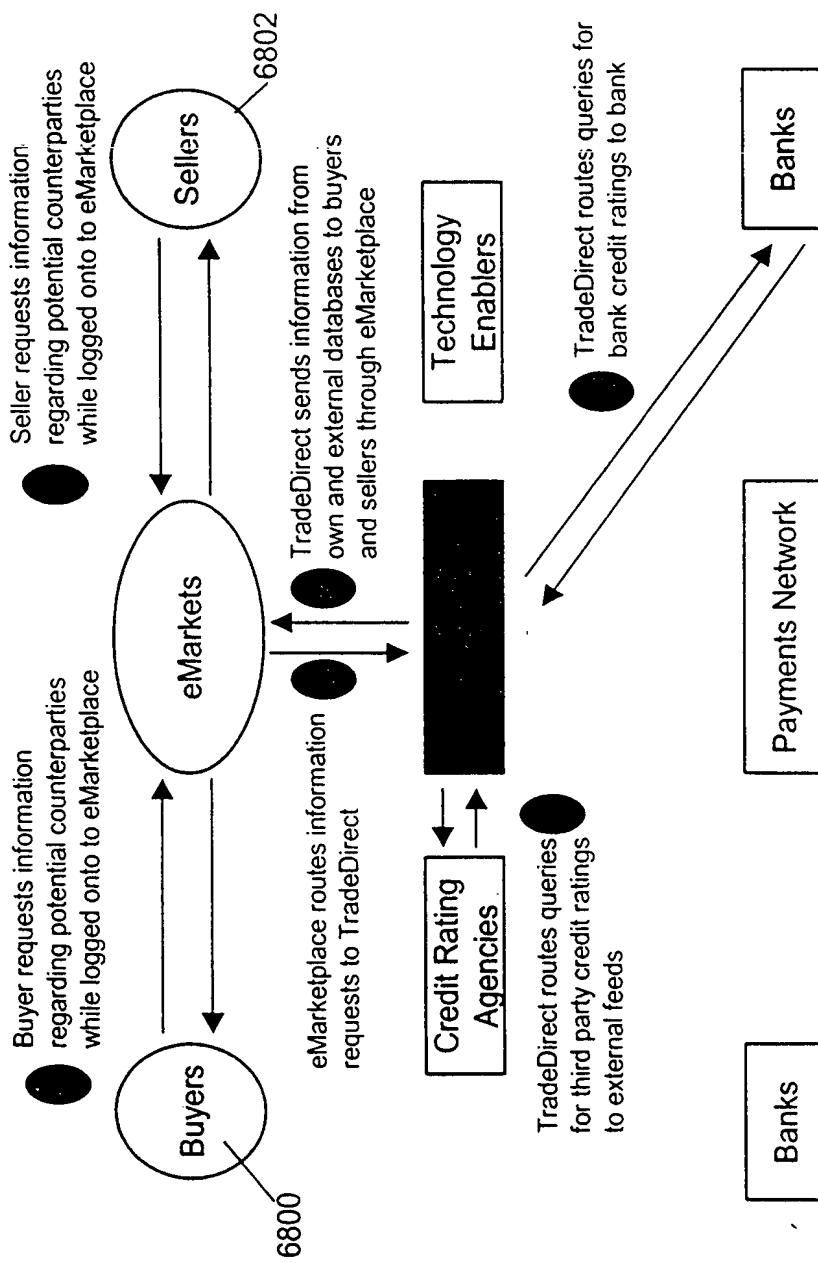


Figure 68

Replacement Sheet

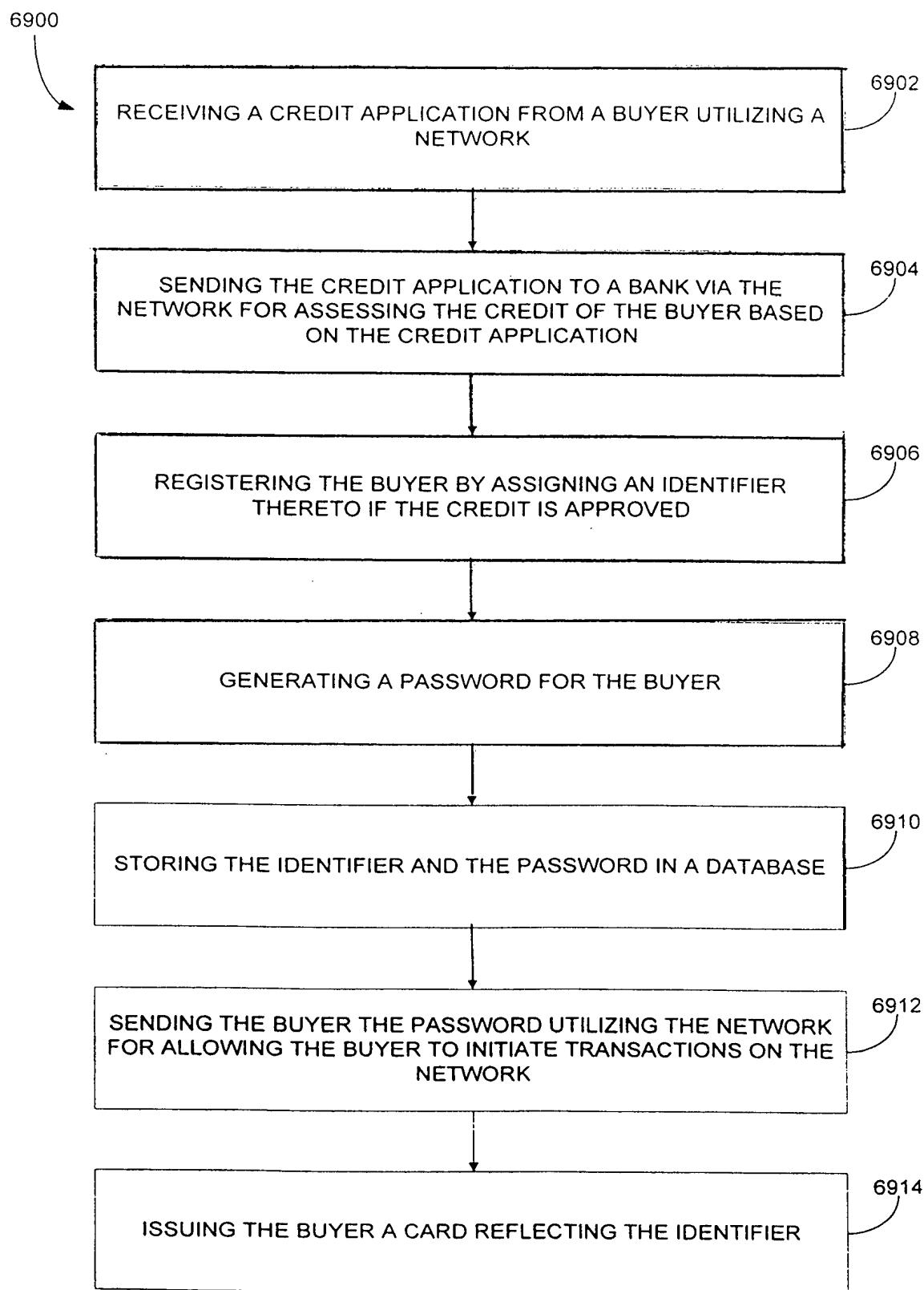


Figure 69

Replacement Sheet

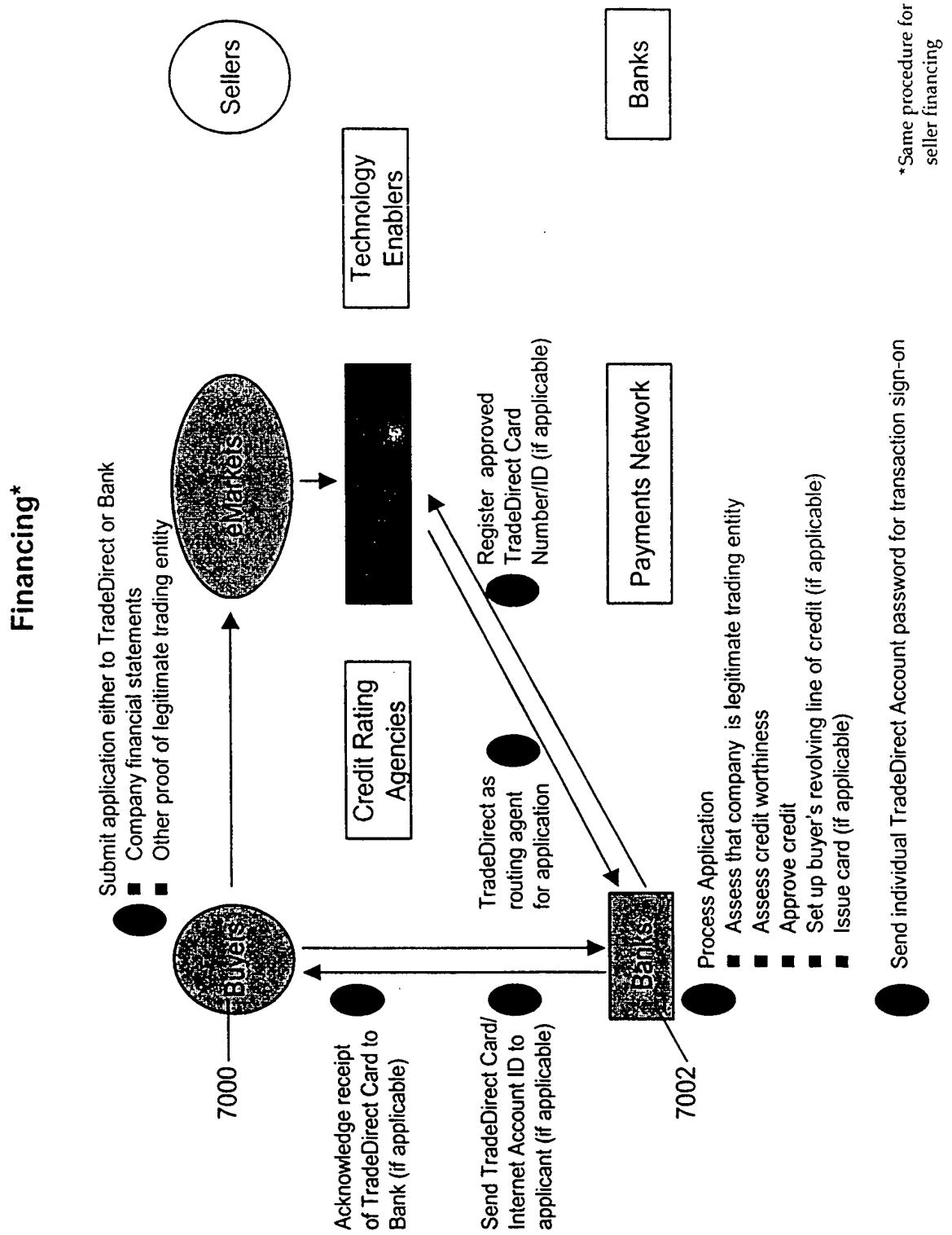


Figure 70

Risk Management

Replacement Sheet

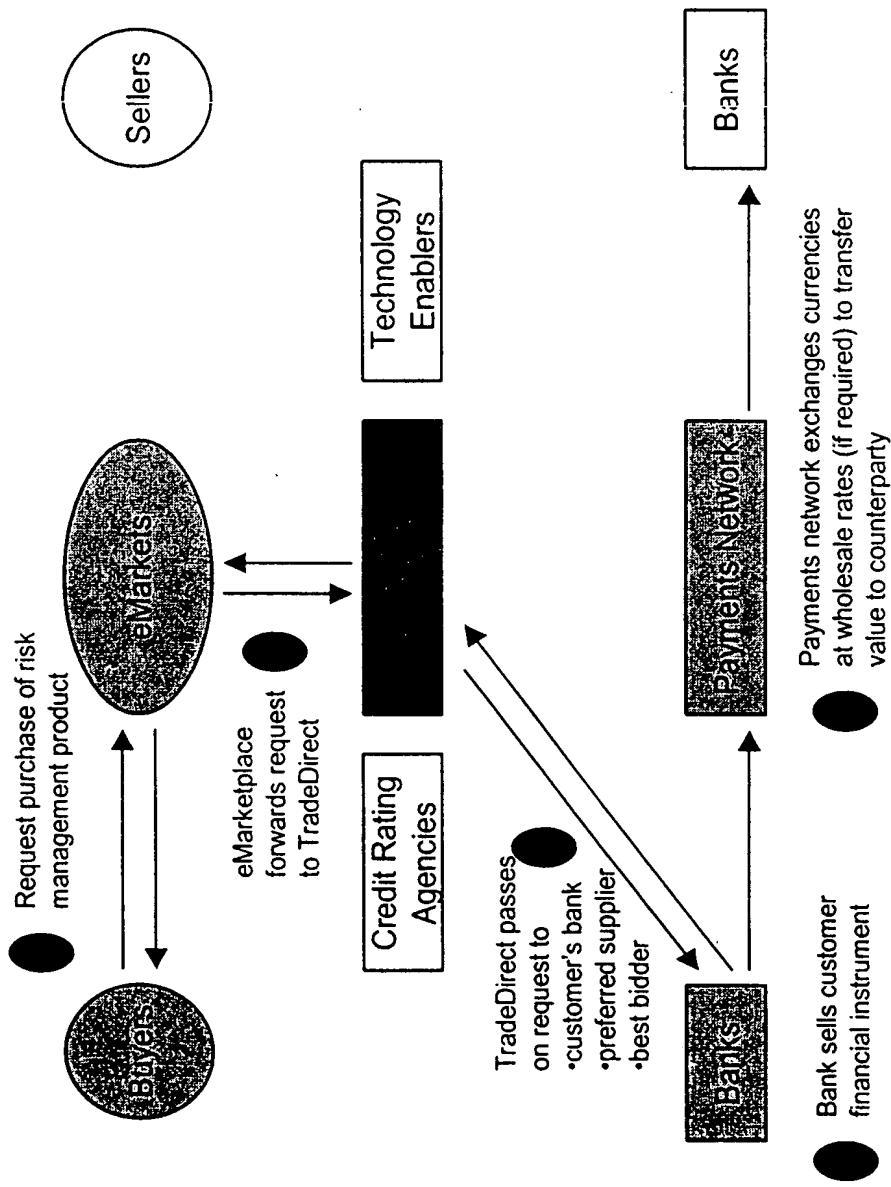


Figure 71

Replacement Sheet

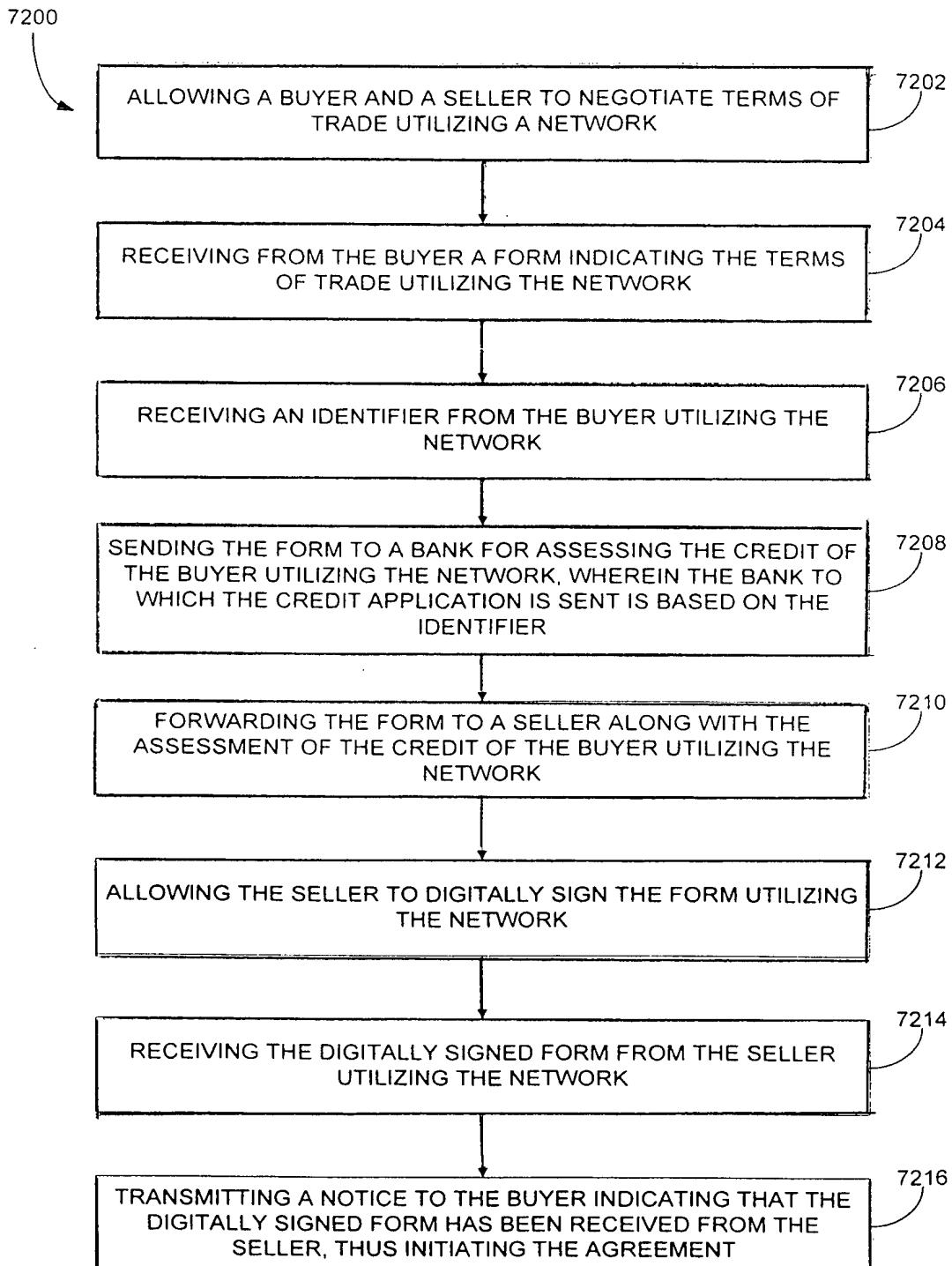


Figure 72

ePayments

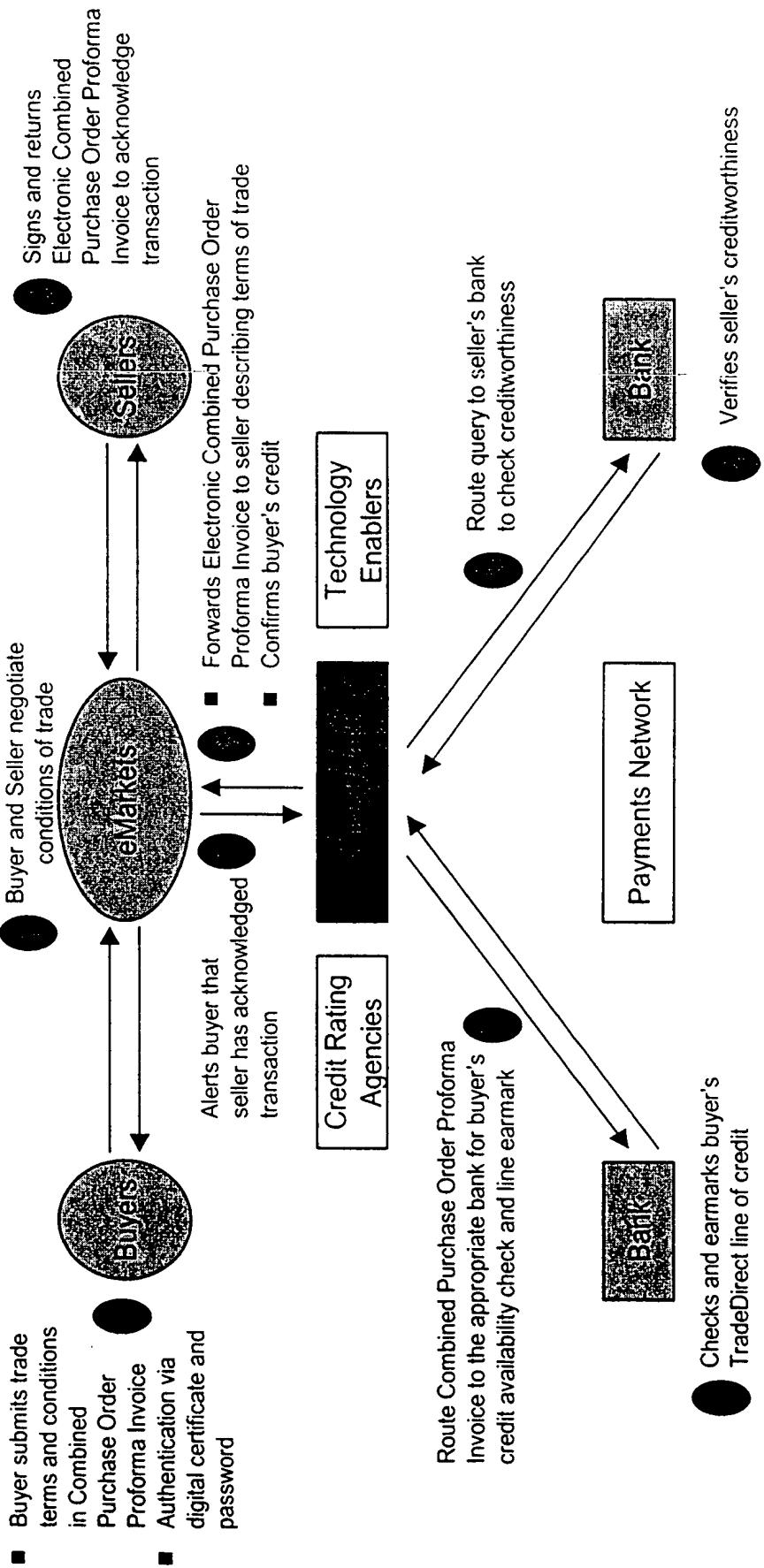


Figure 73

Replacement Sheet

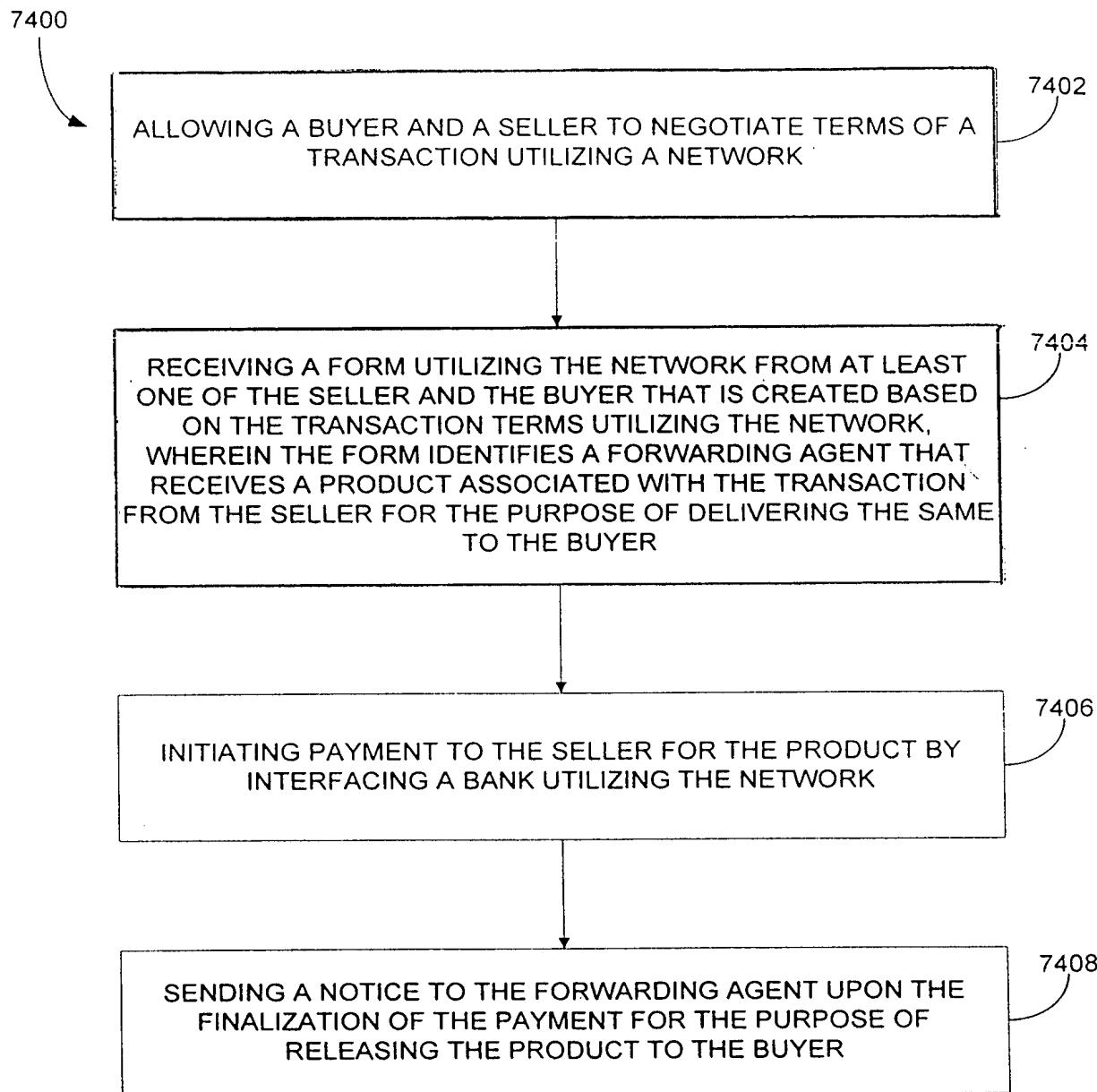


Figure 74

ePayments (Cont.)

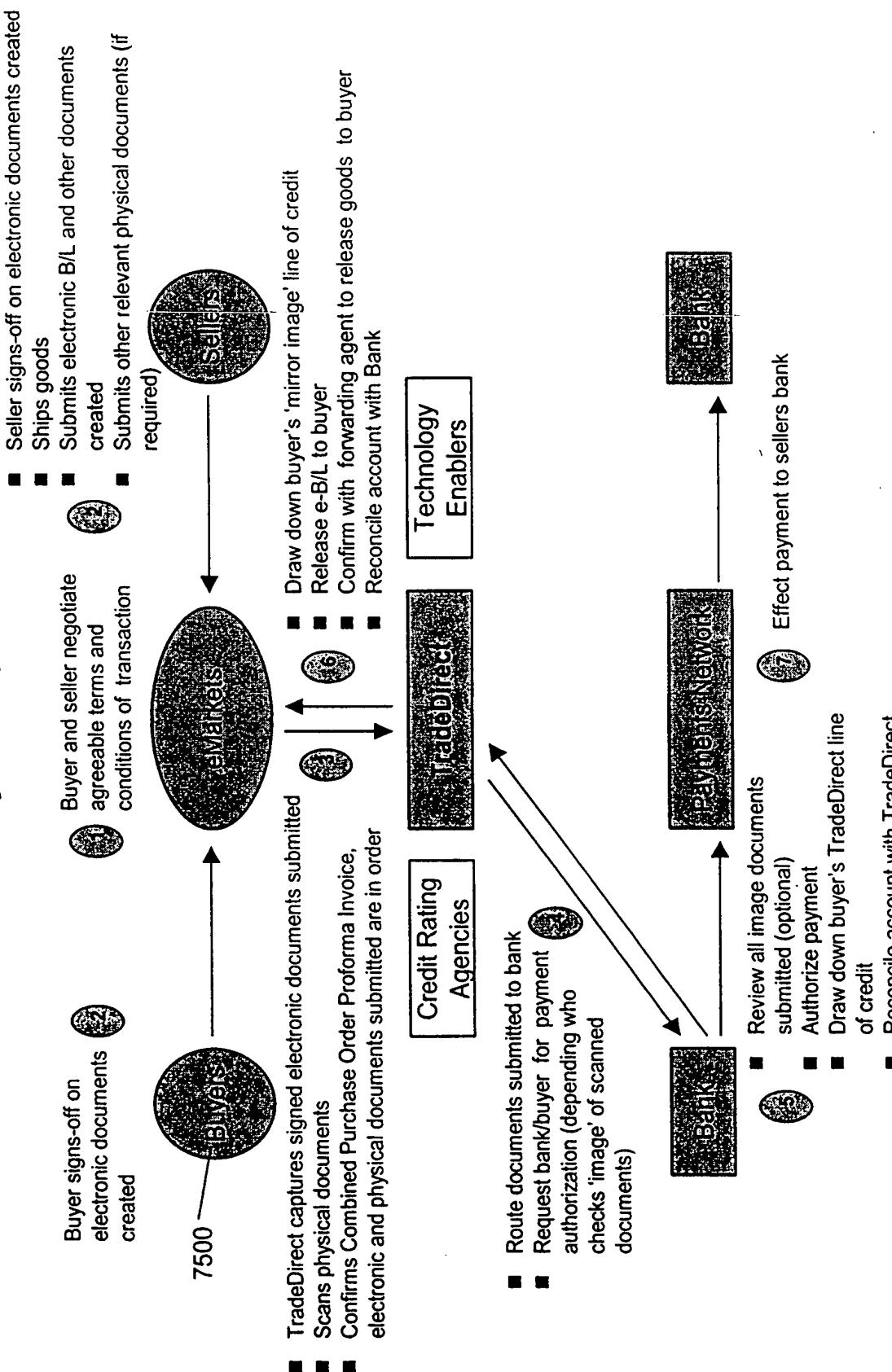


Figure 75

Replacement Sheet

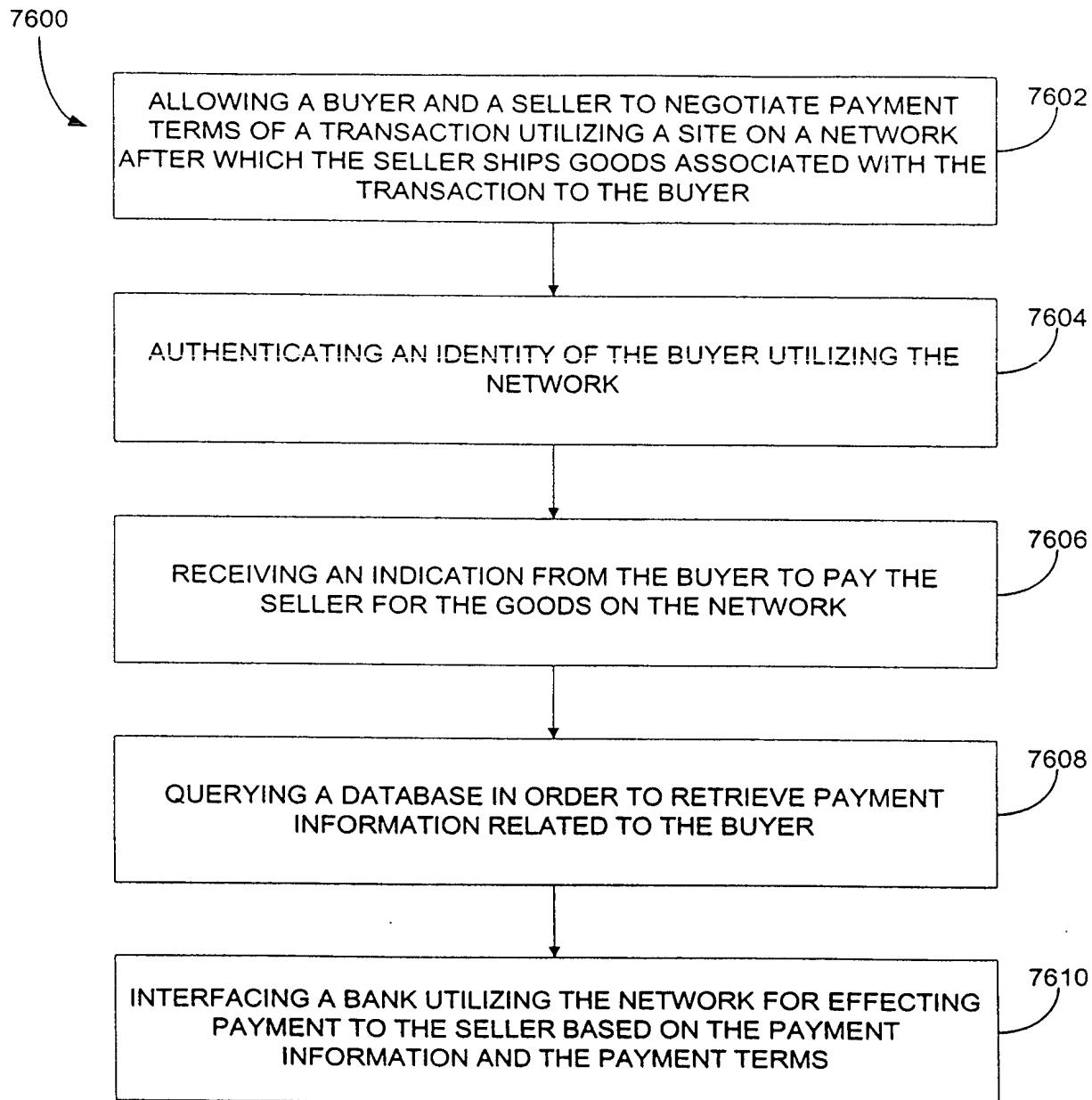


Figure 76

ePayments (Cont.)

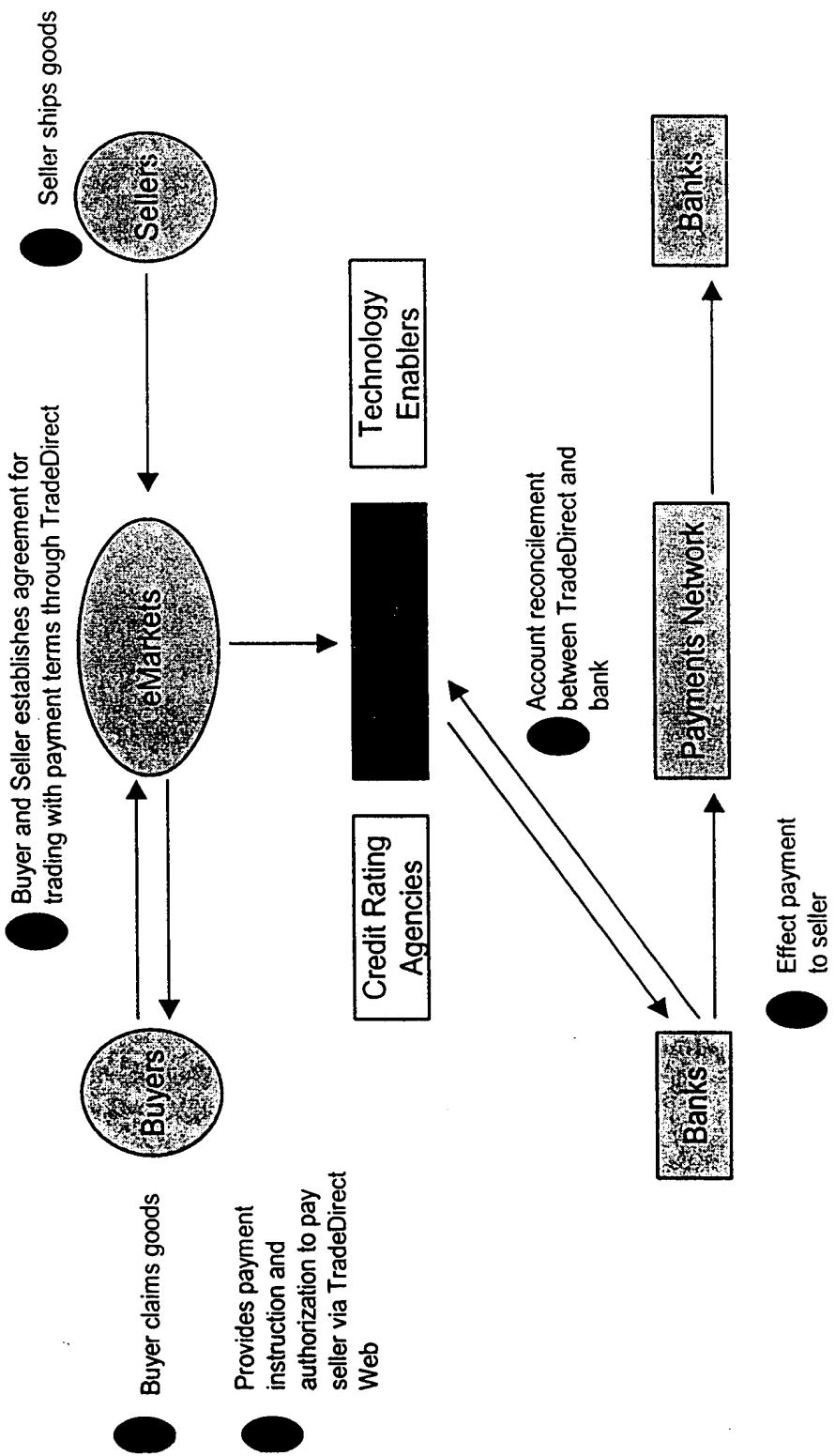


Figure 77

Replacement Sheet

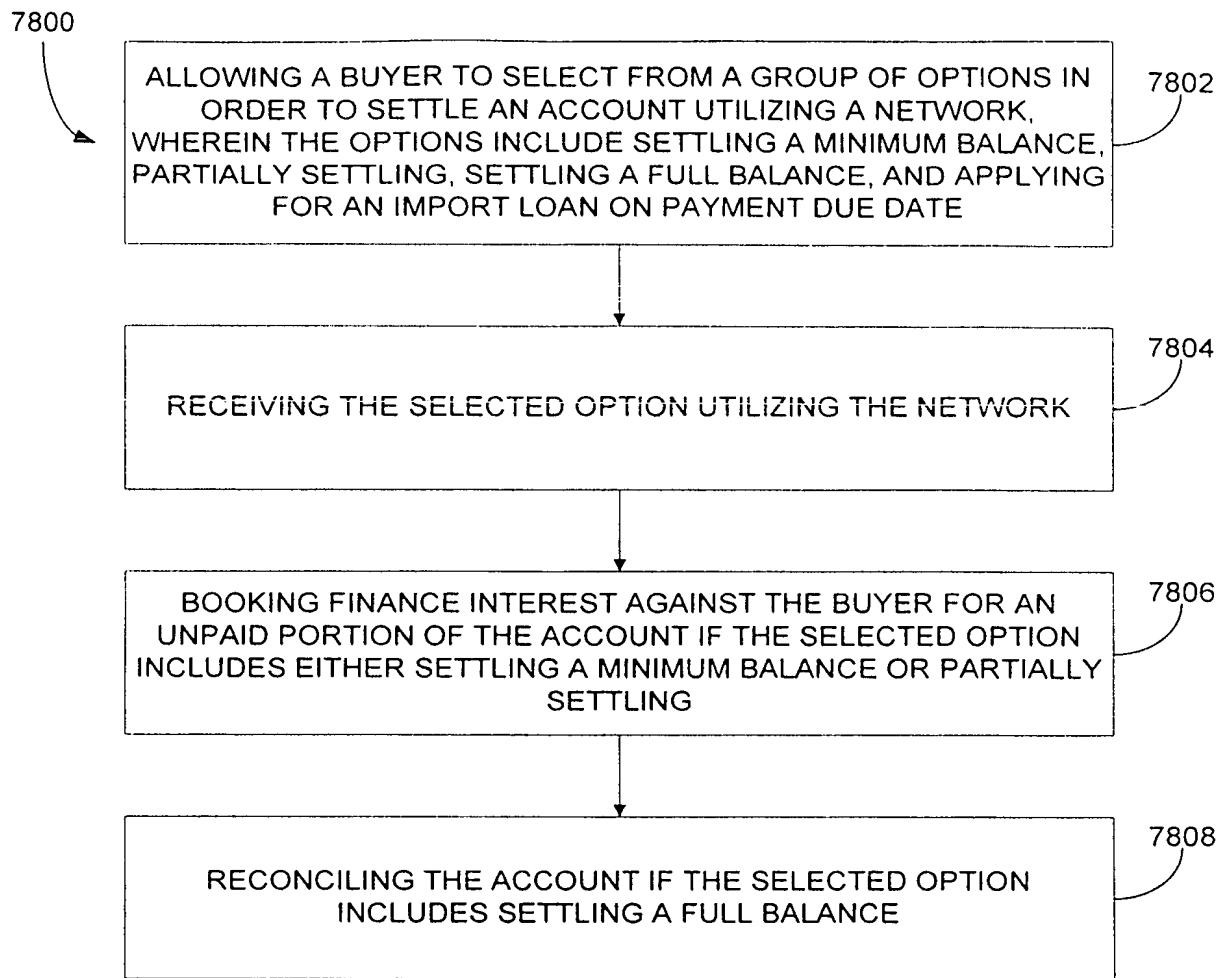


Figure 78

ePayments (Cont.)*

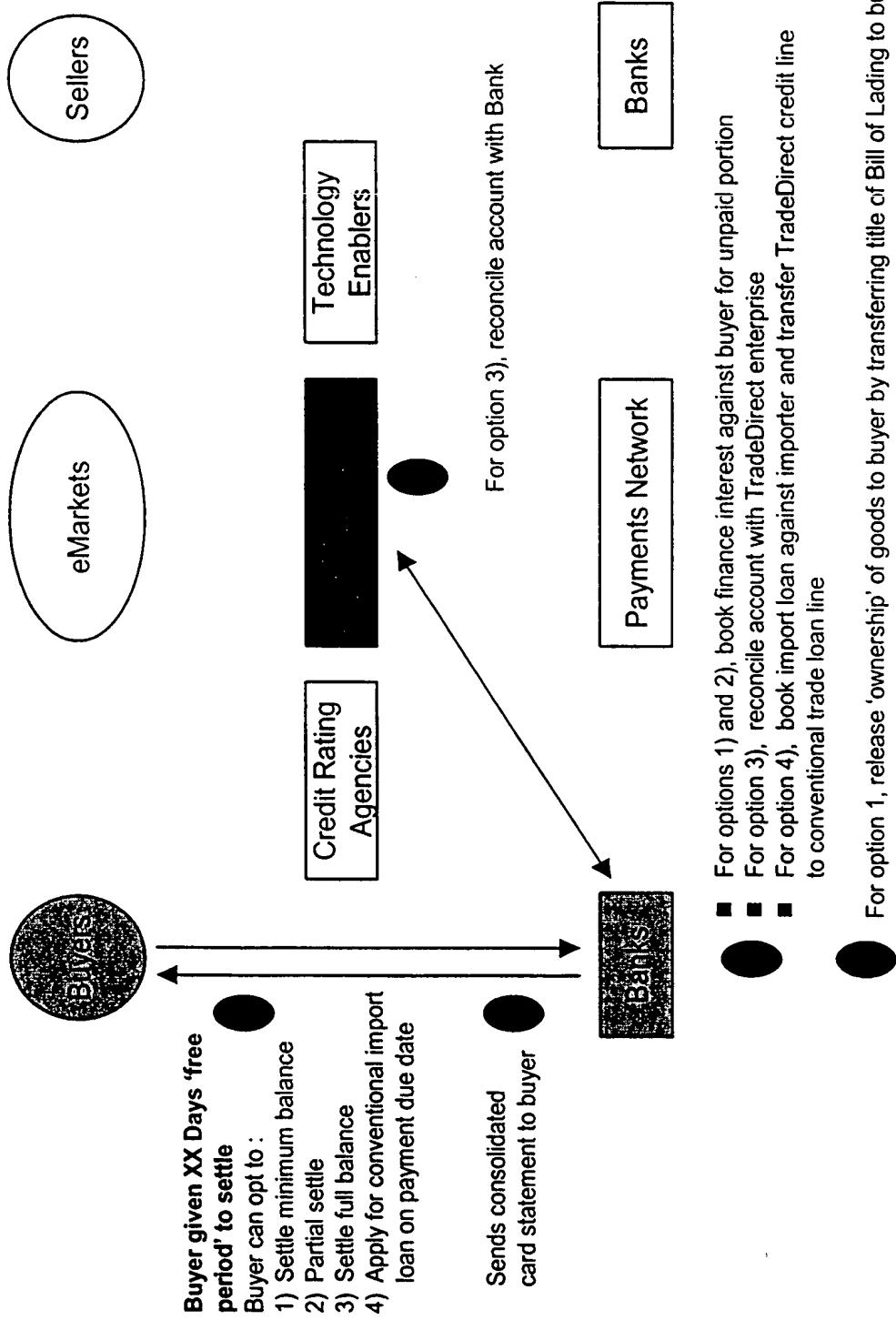
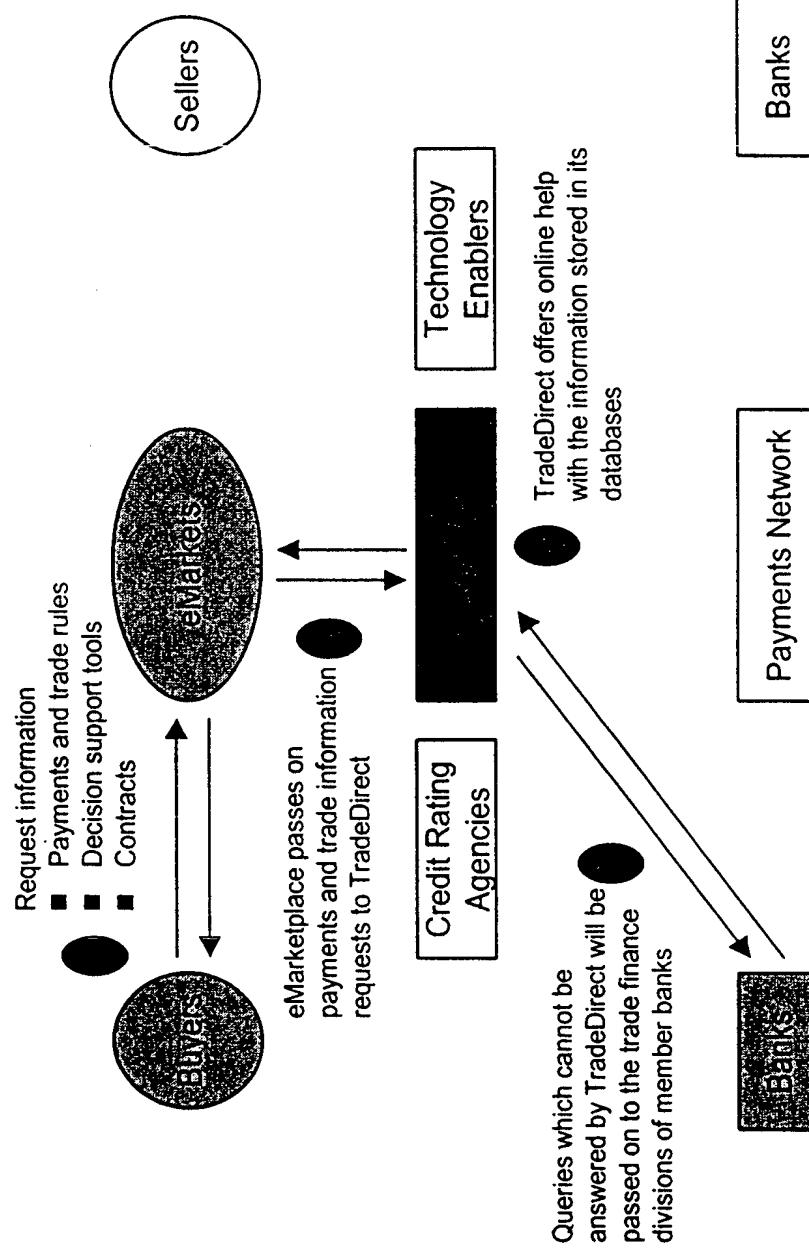


Figure 79

Information*



*: same for buyer or seller

Figure 80

Replacement Sheet

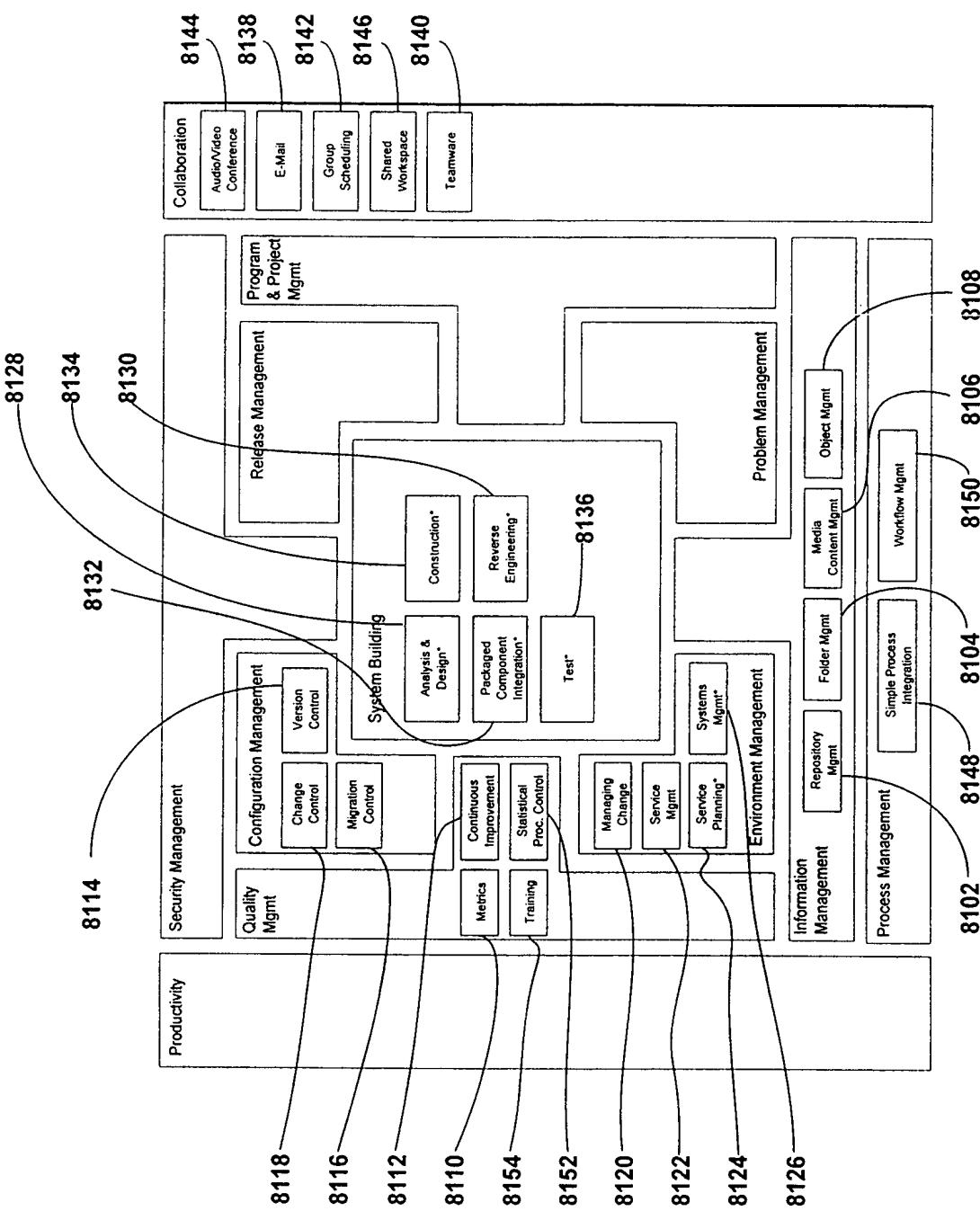


Figure 81

Replacement Sheet

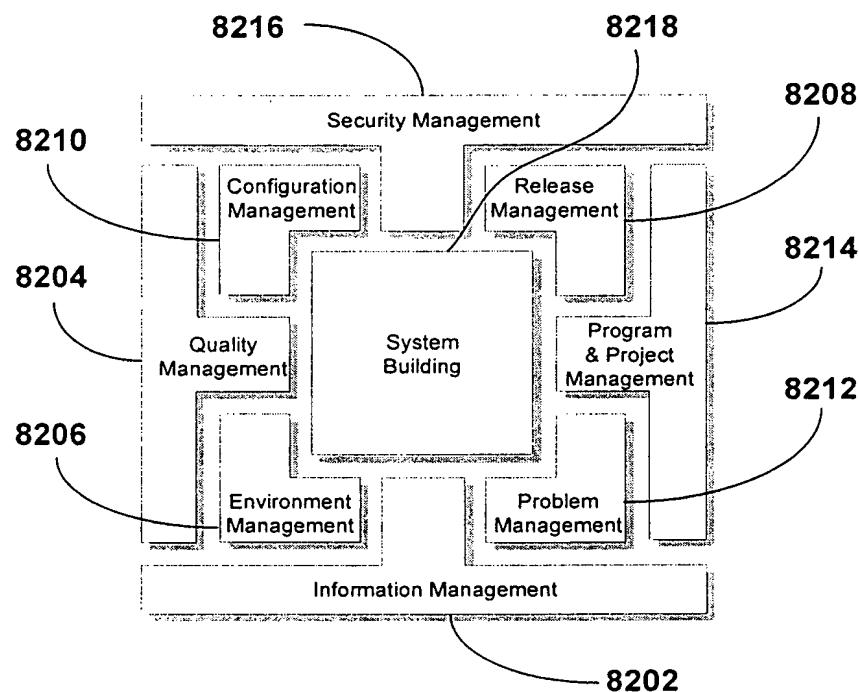


Figure 82

Replacement Sheet

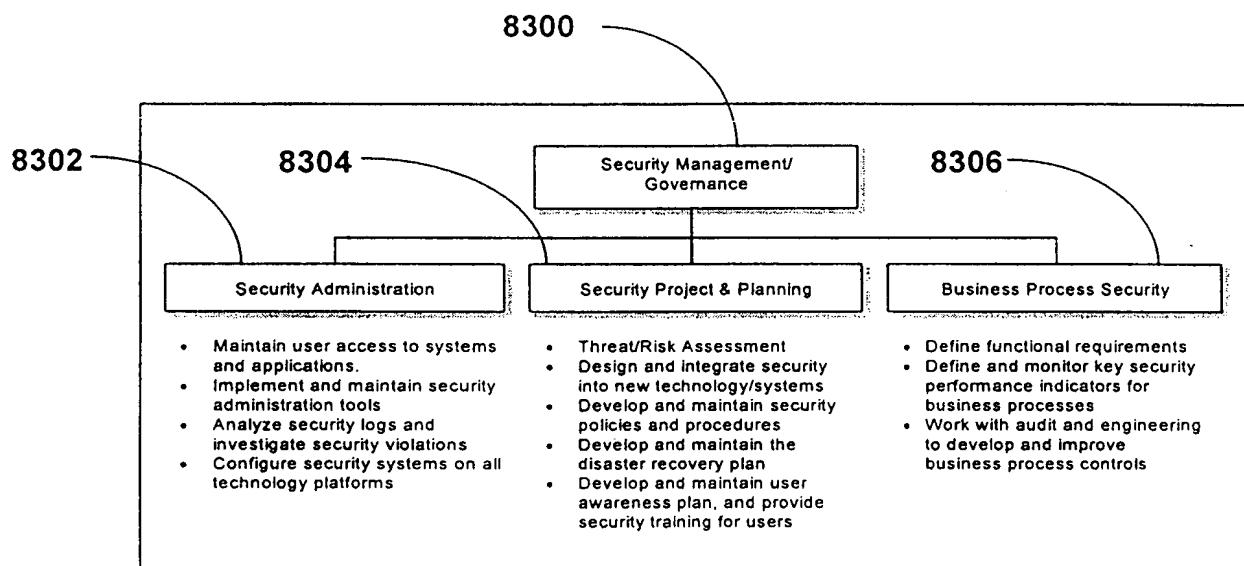


Figure 83

Replacement Sheet

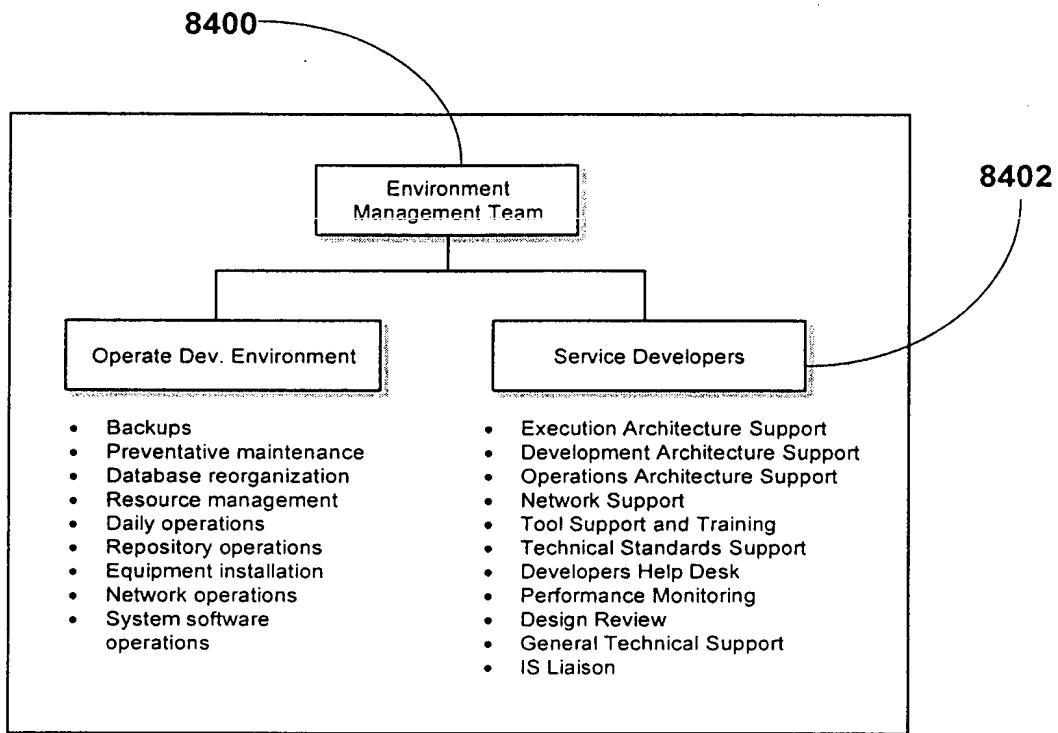


Figure 84

Replacement Sheet

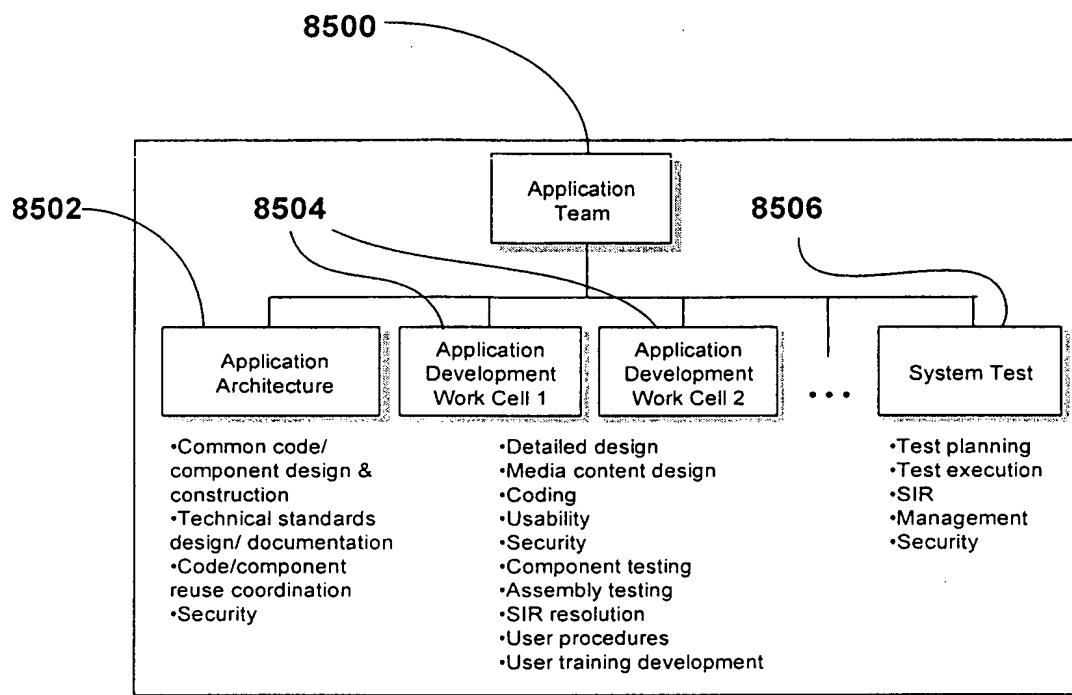


Figure 85

Replacement Sheet

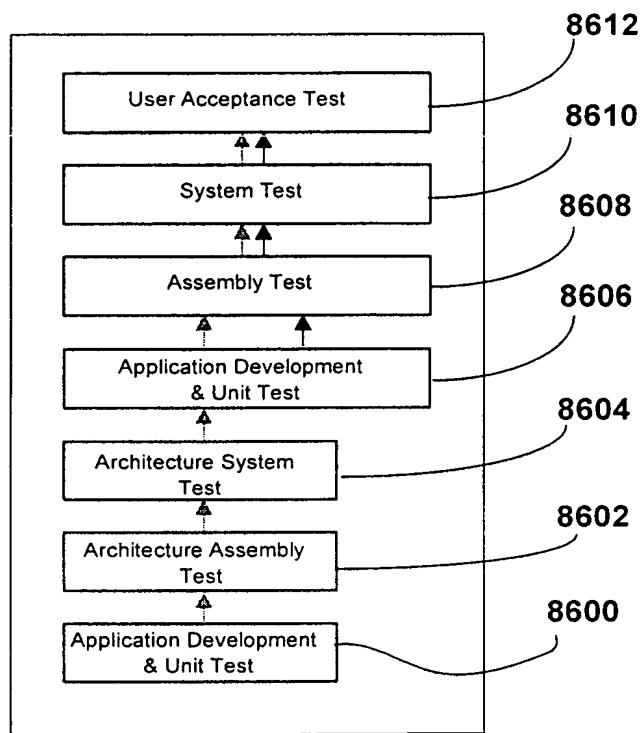


Figure 86

Replacement Sheet

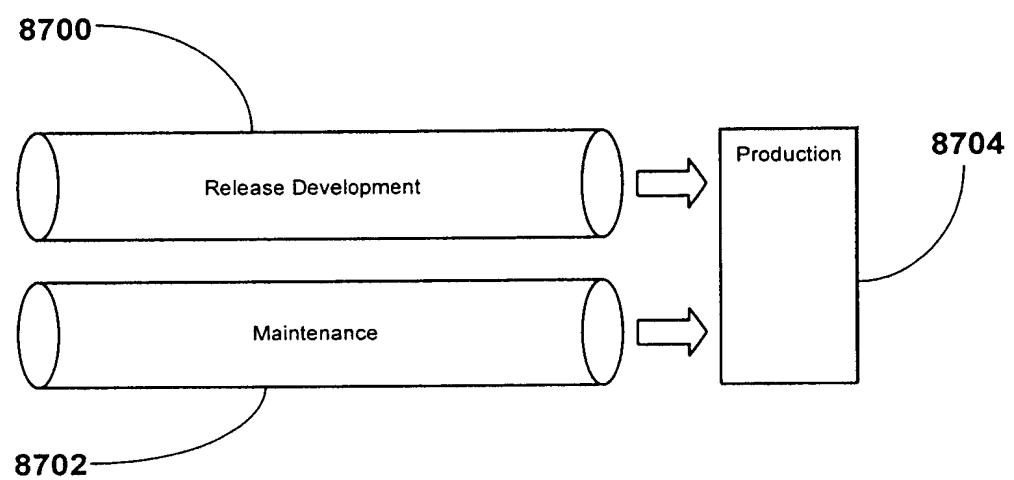


Figure 87

Replacement Sheet

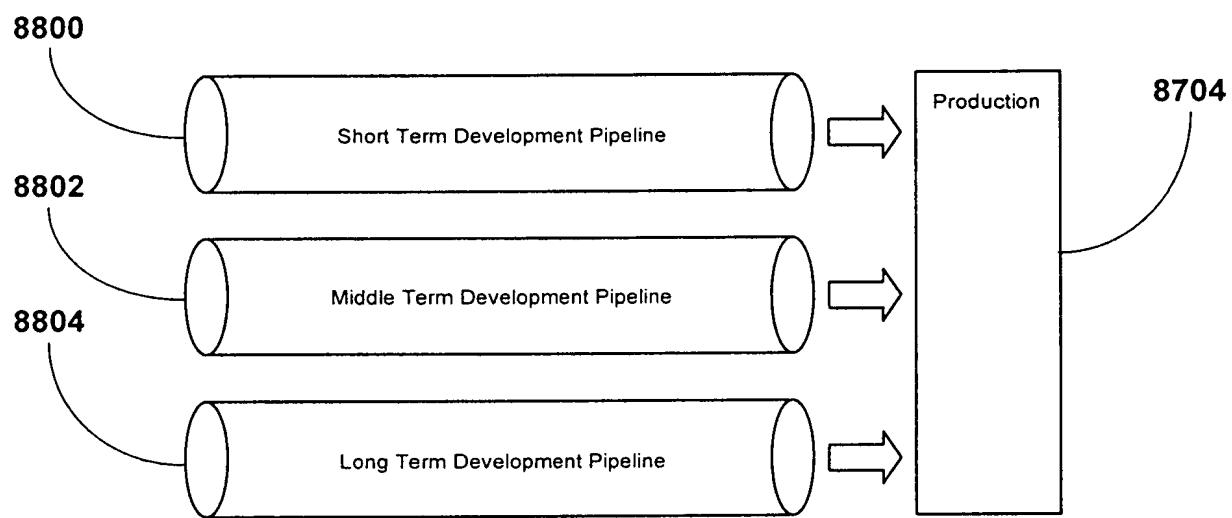


Figure 88

Replacement Sheet

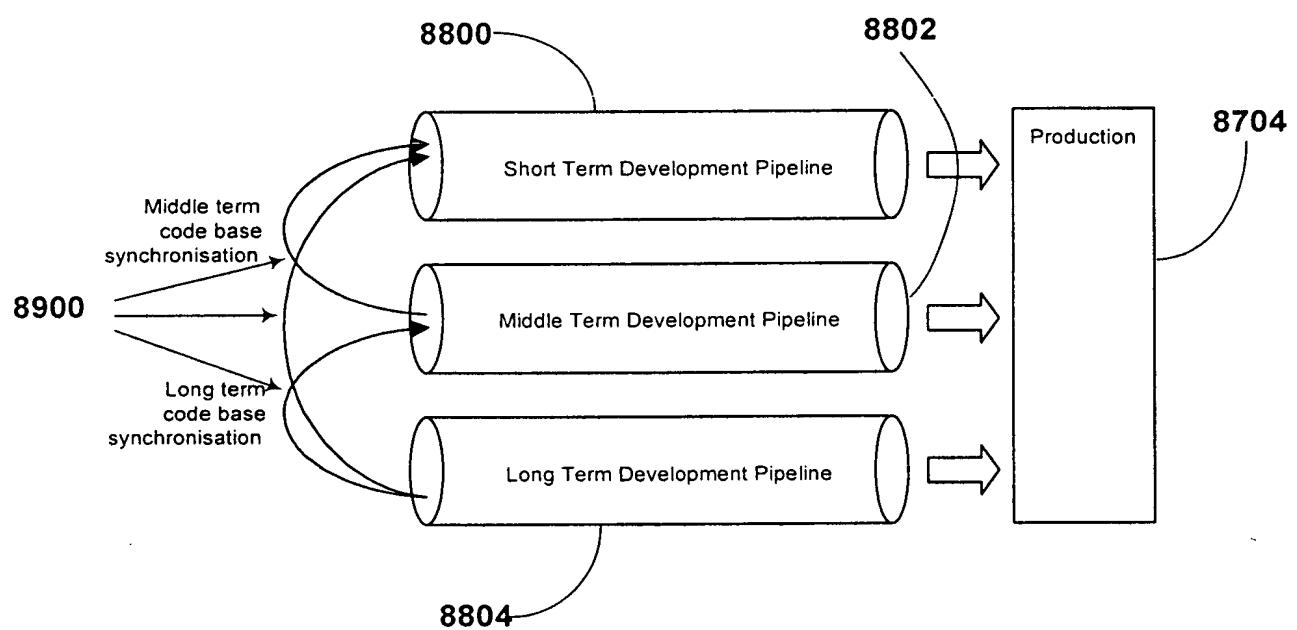


Figure 89

Replacement Sheet

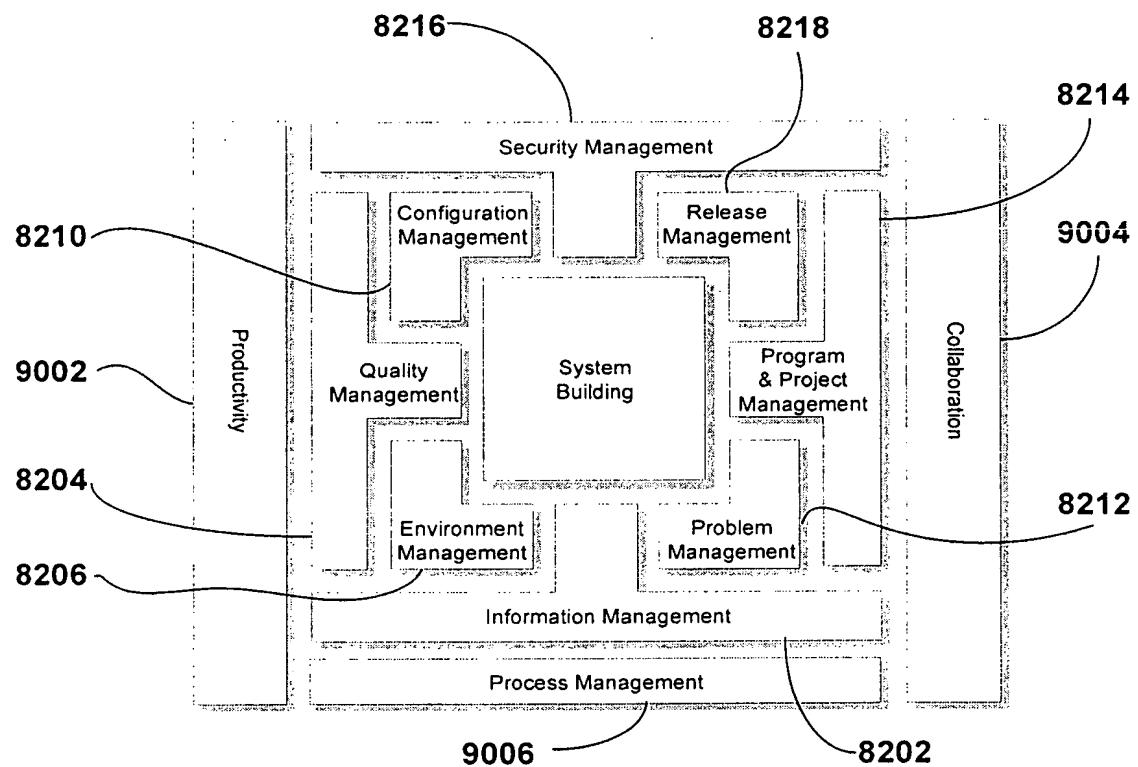


Figure 90

Replacement Sheet

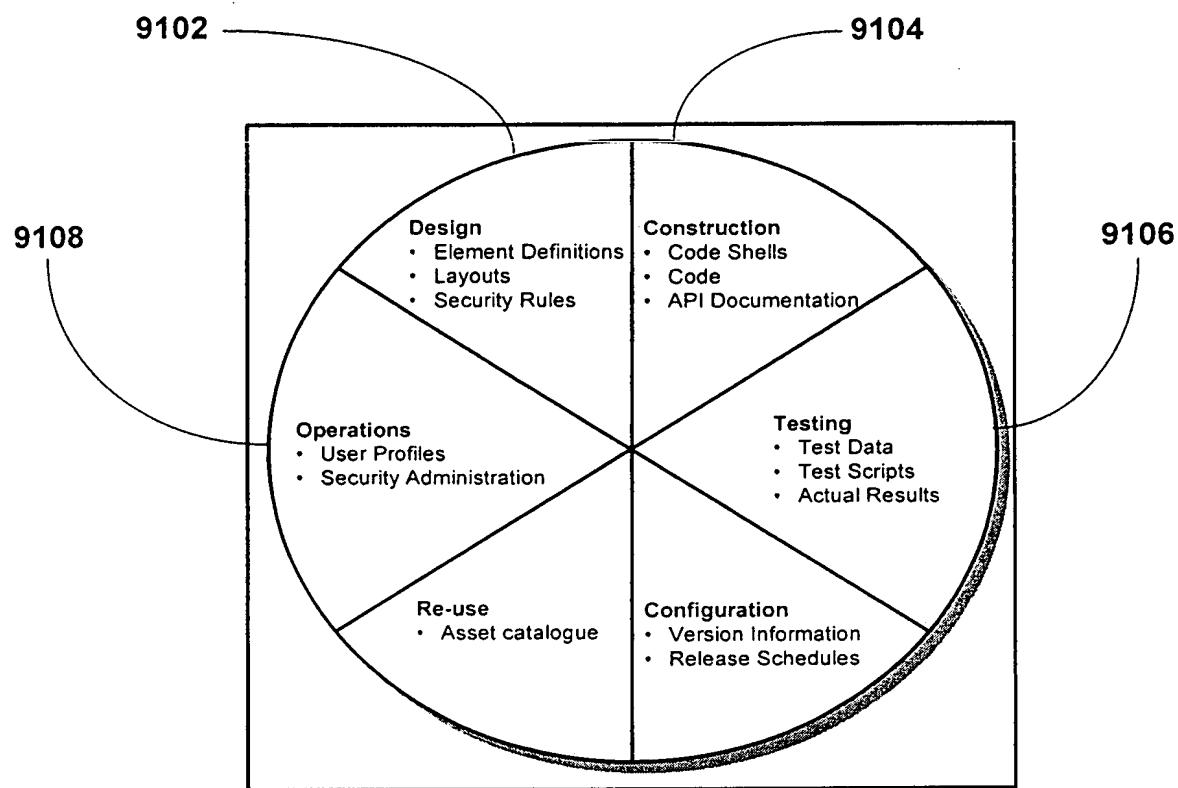


Figure 91

Replacement Sheet

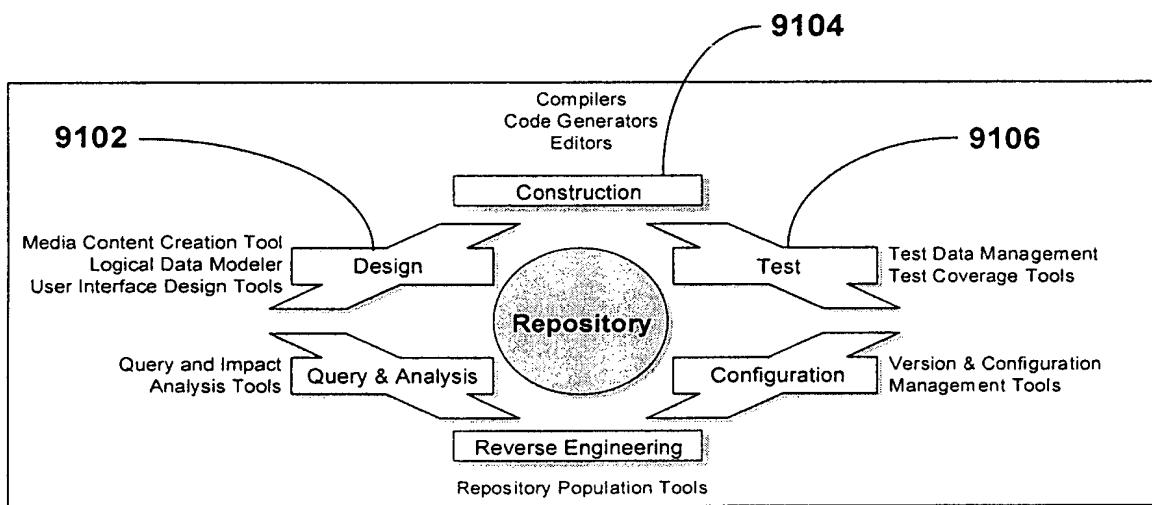


Figure 92

Replacement Sheet

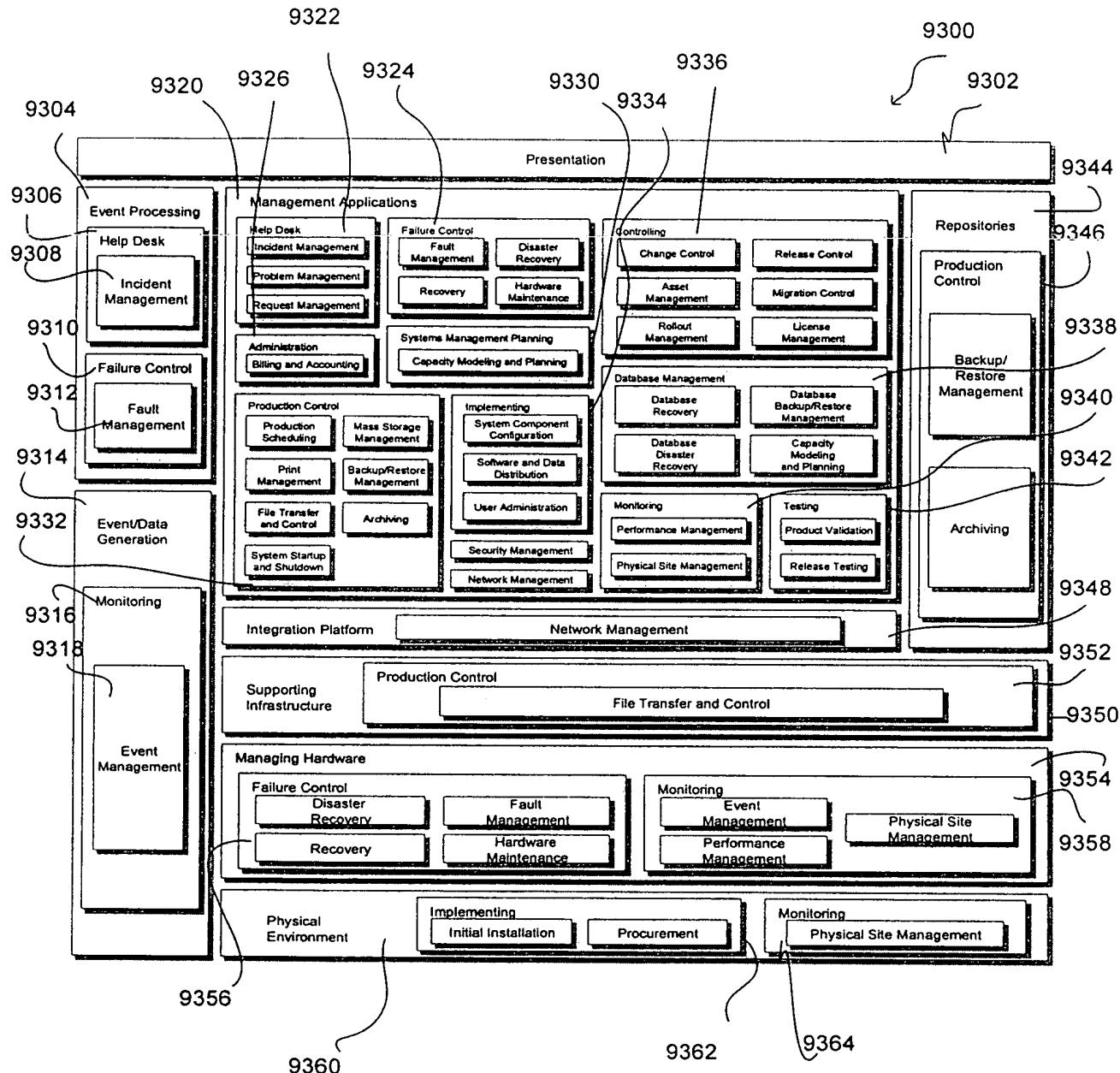


Figure 93

Replacement Sheet

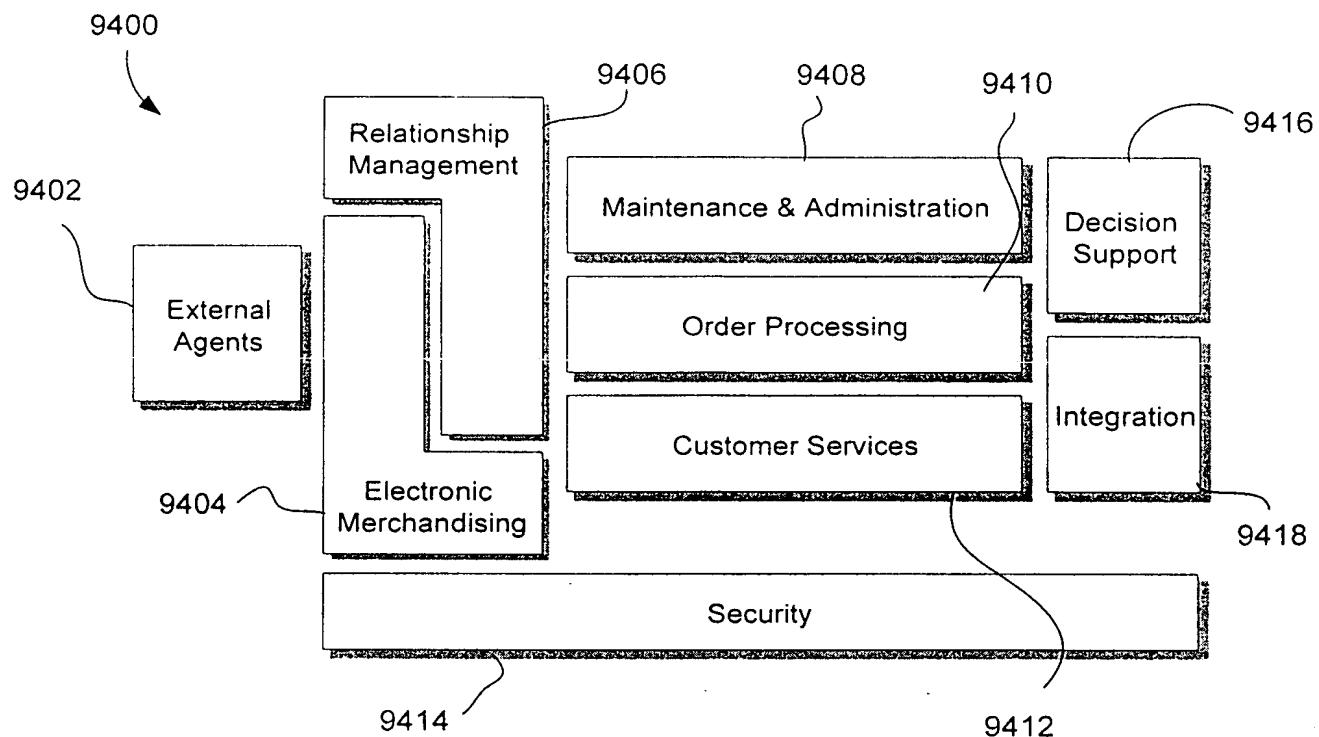


Figure 94

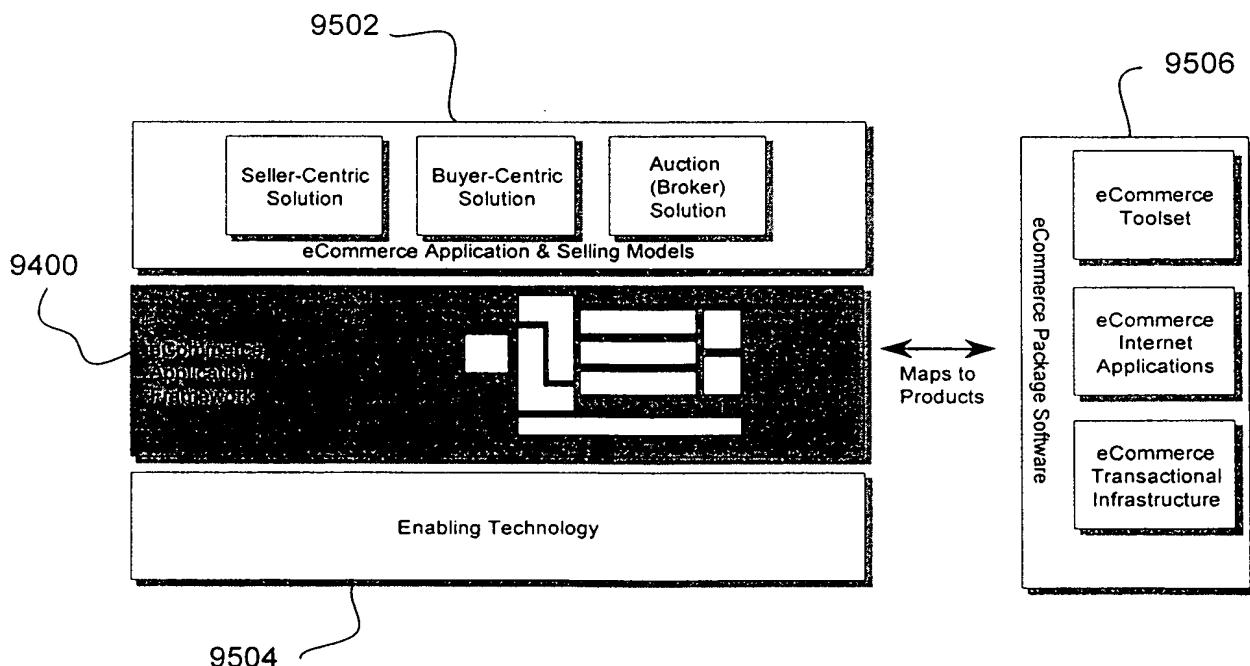


Figure 95

Replacement Sheet

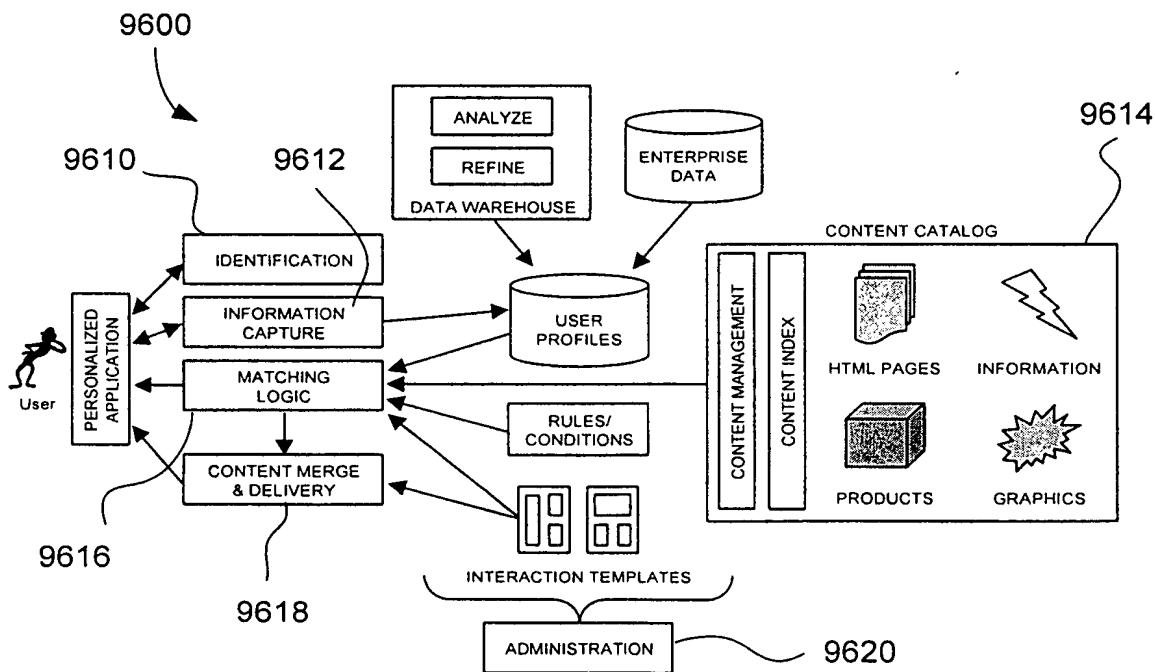
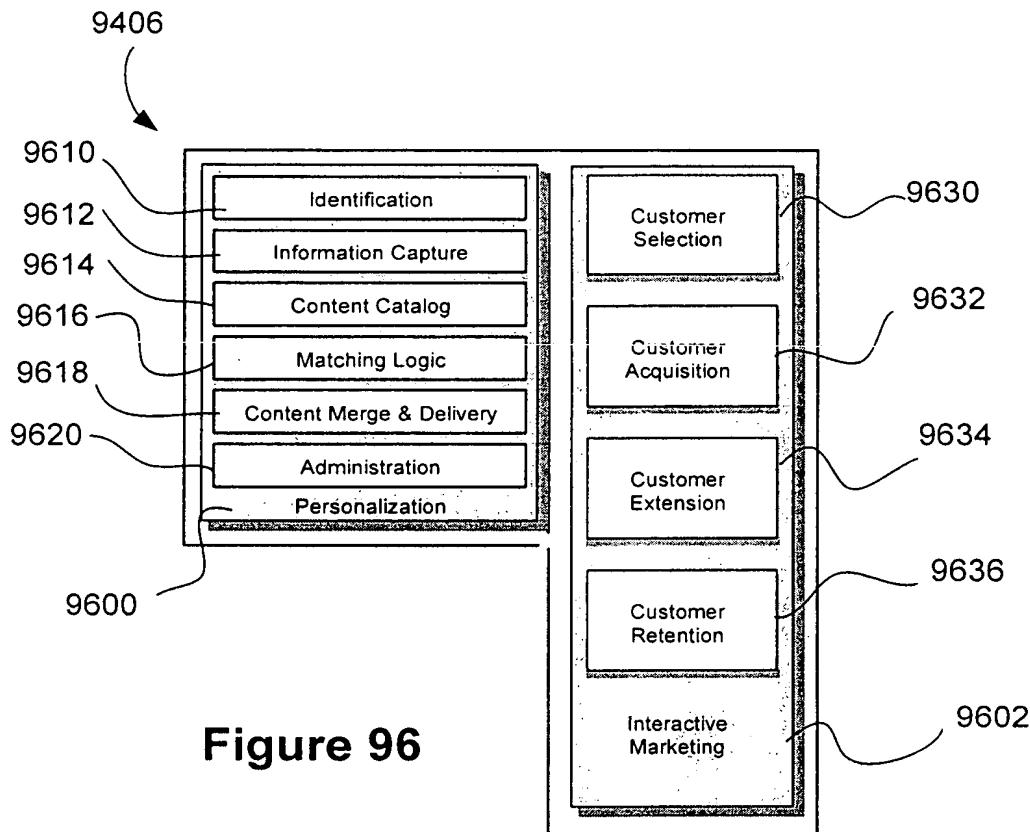


Figure 97

Replacement Sheet

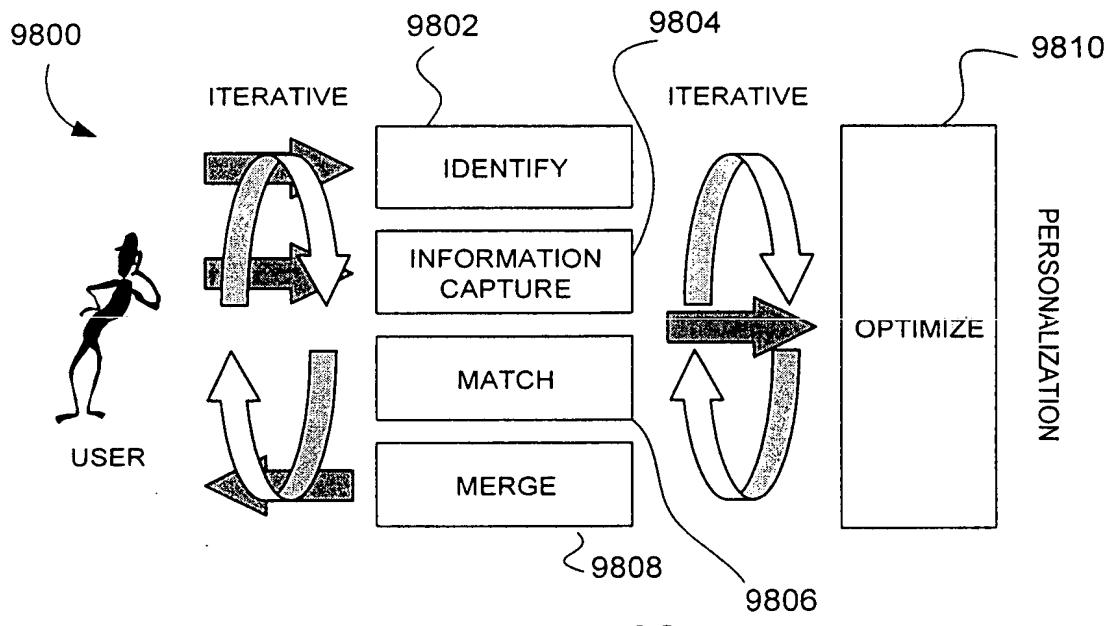


Figure 98

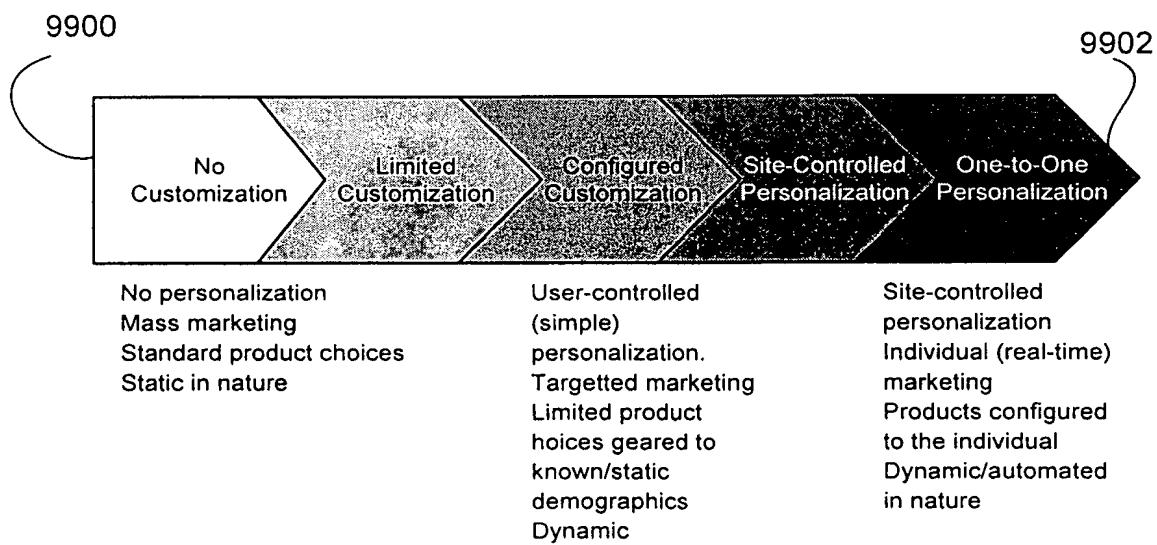


Figure 99

Replacement Sheet

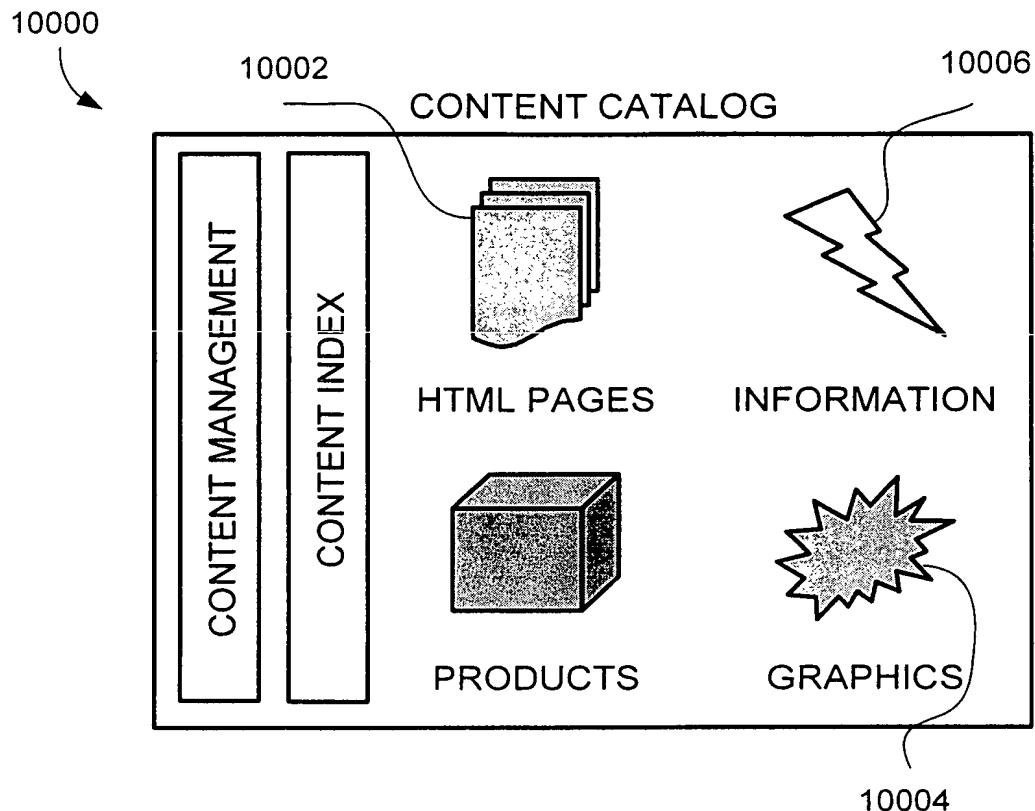


Figure 100

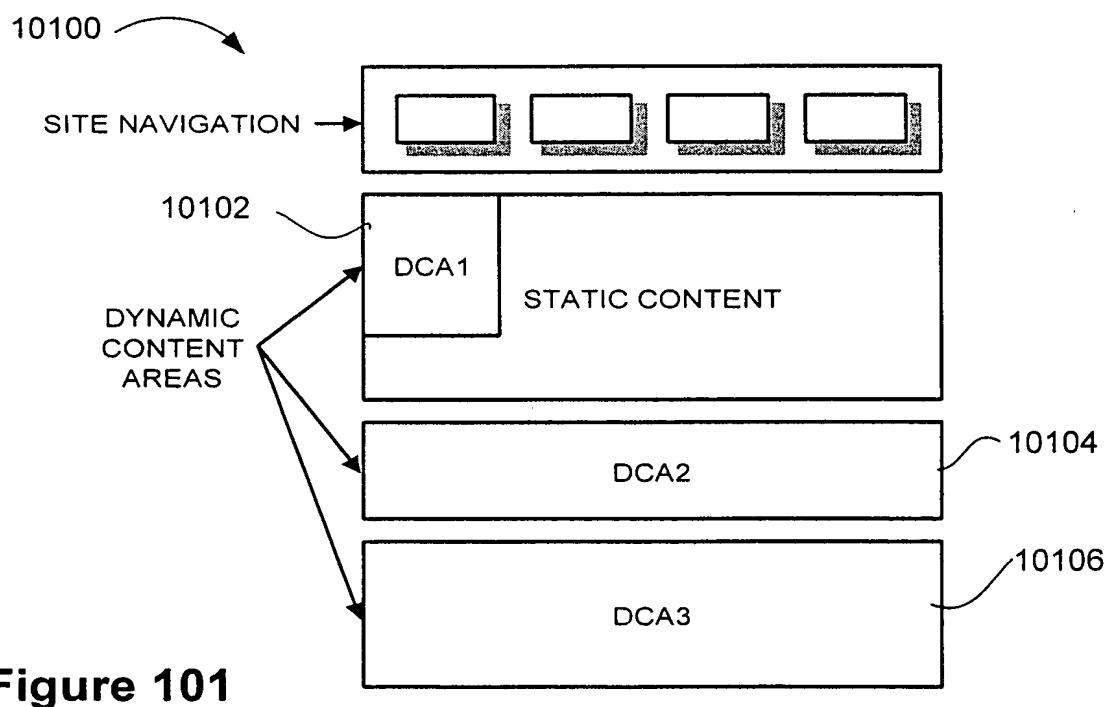


Figure 101

Replacement Sheet

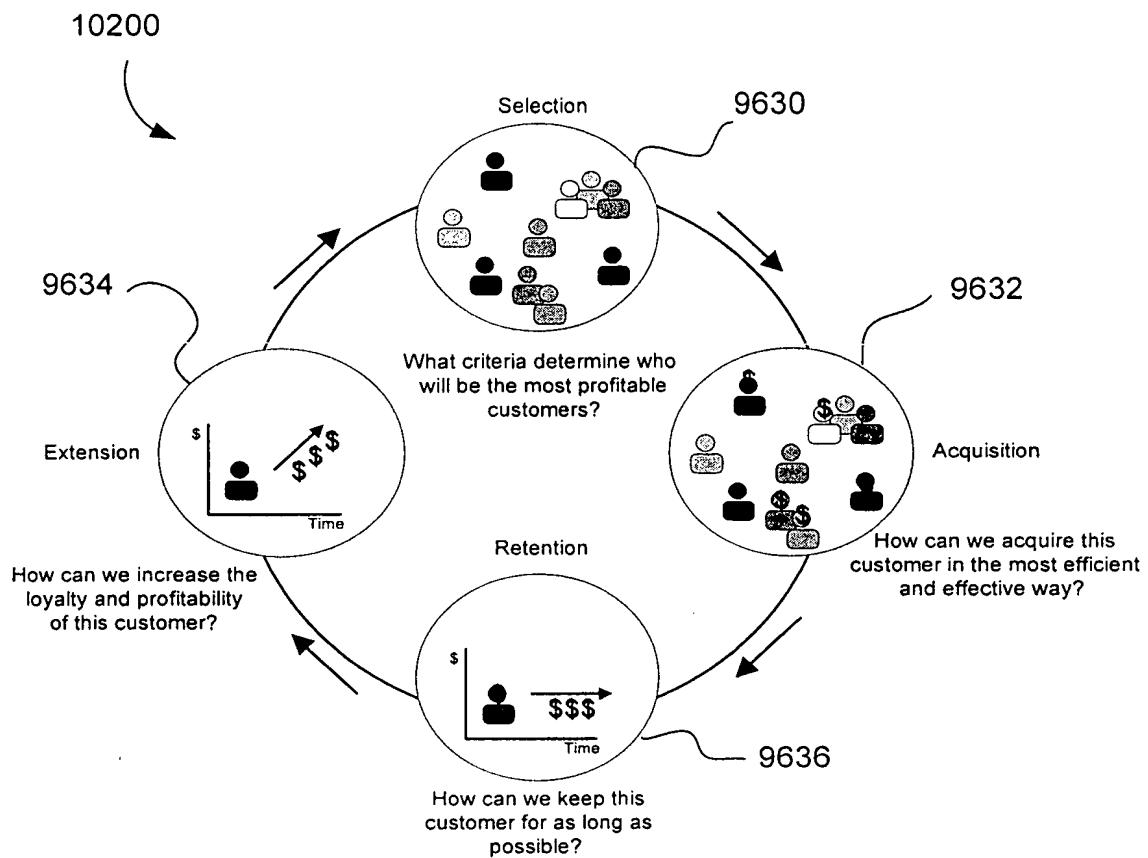


Figure 102

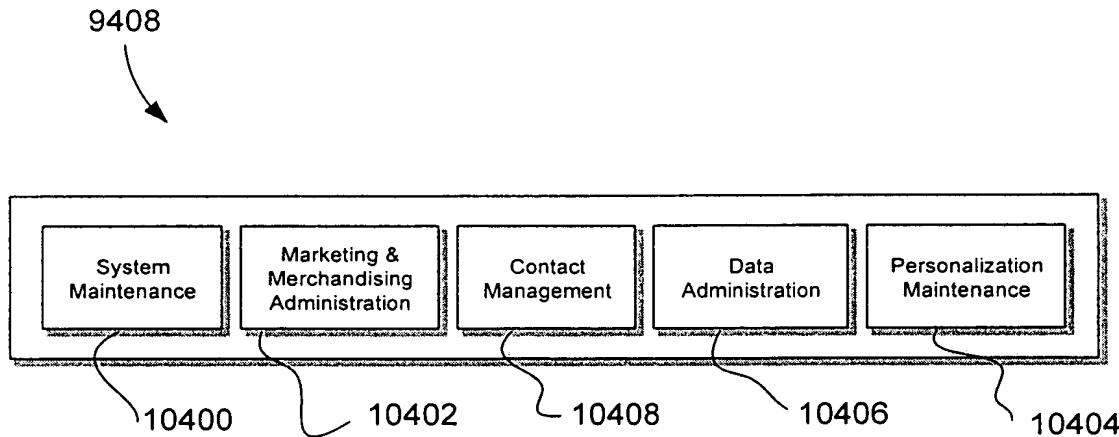


Figure 104

Replacement Sheet

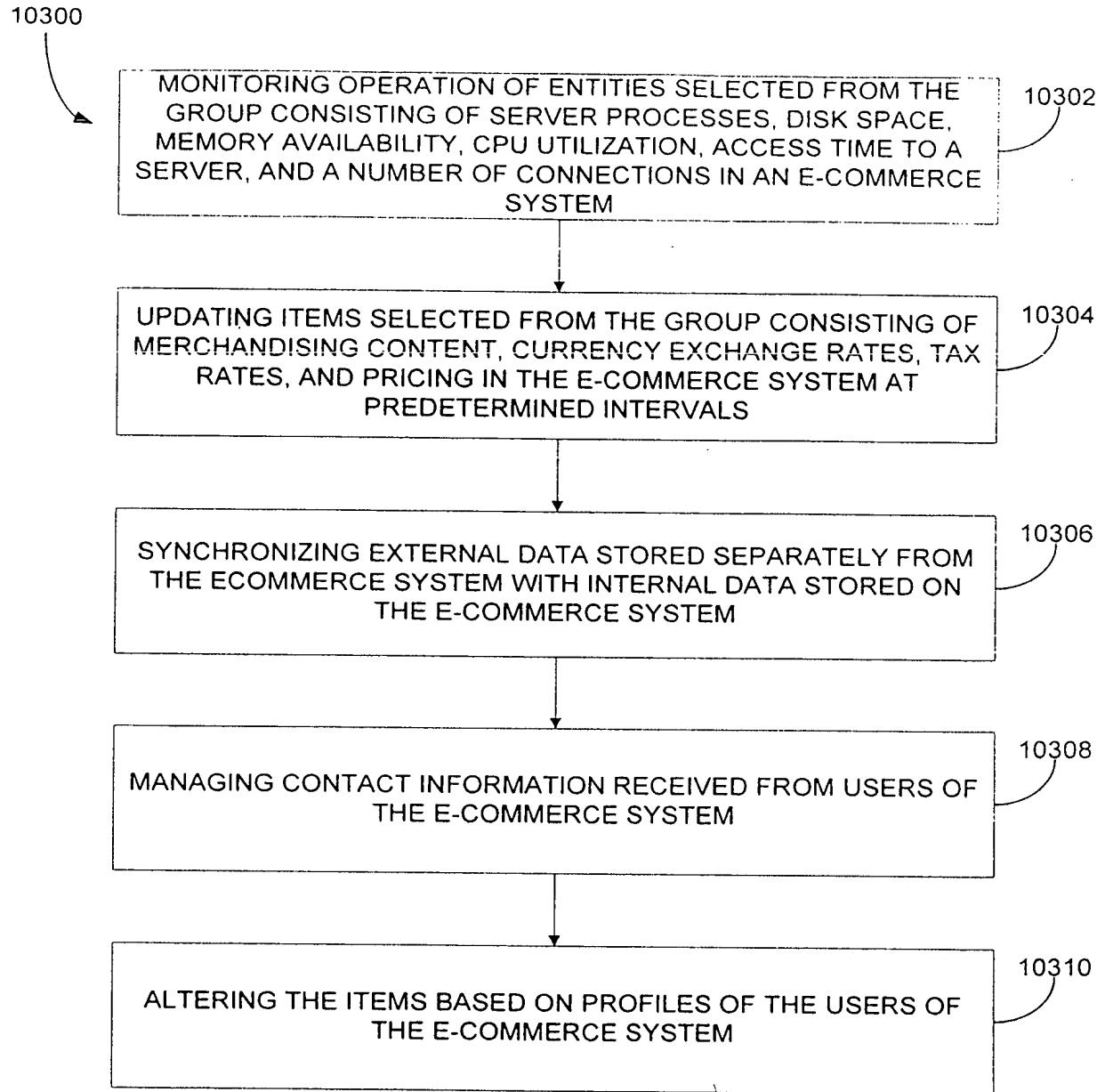


Figure 103

Replacement Sheet

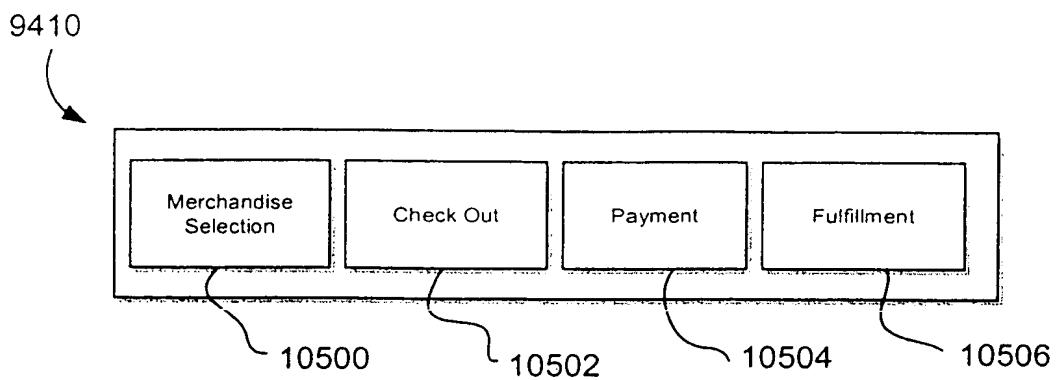


Figure 105

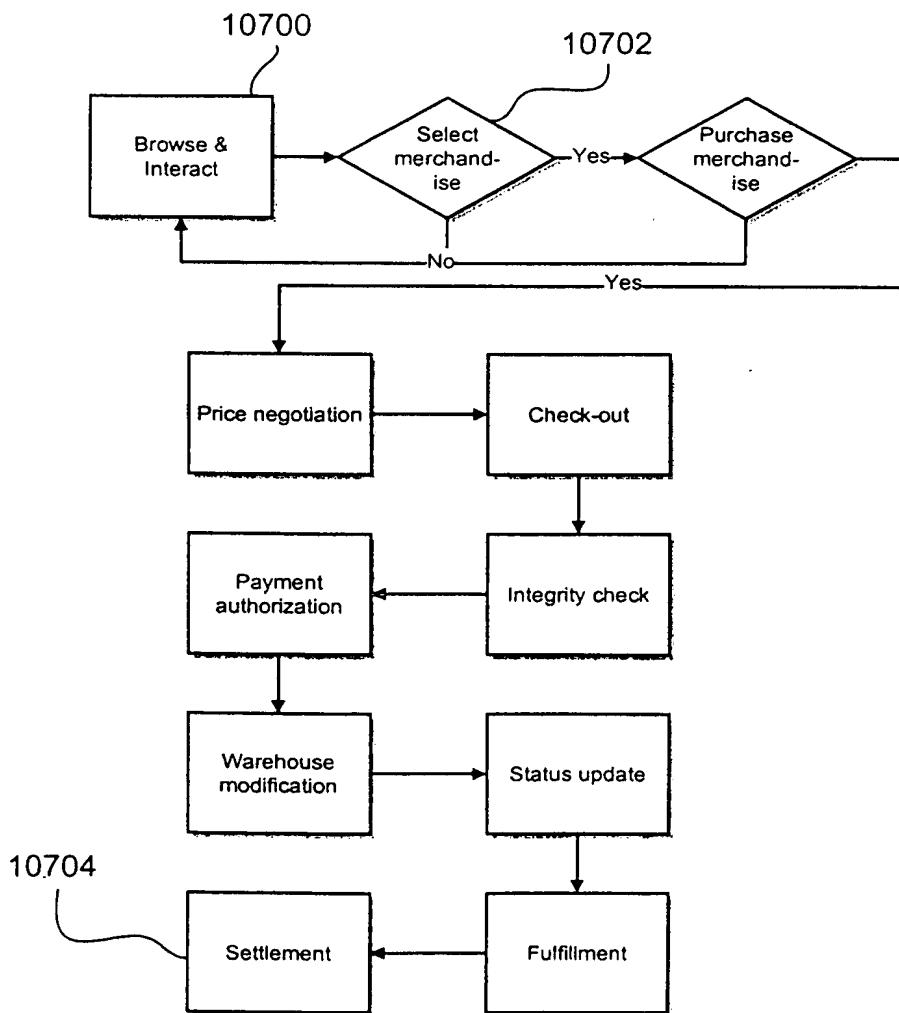


Figure 107

Replacement Sheet

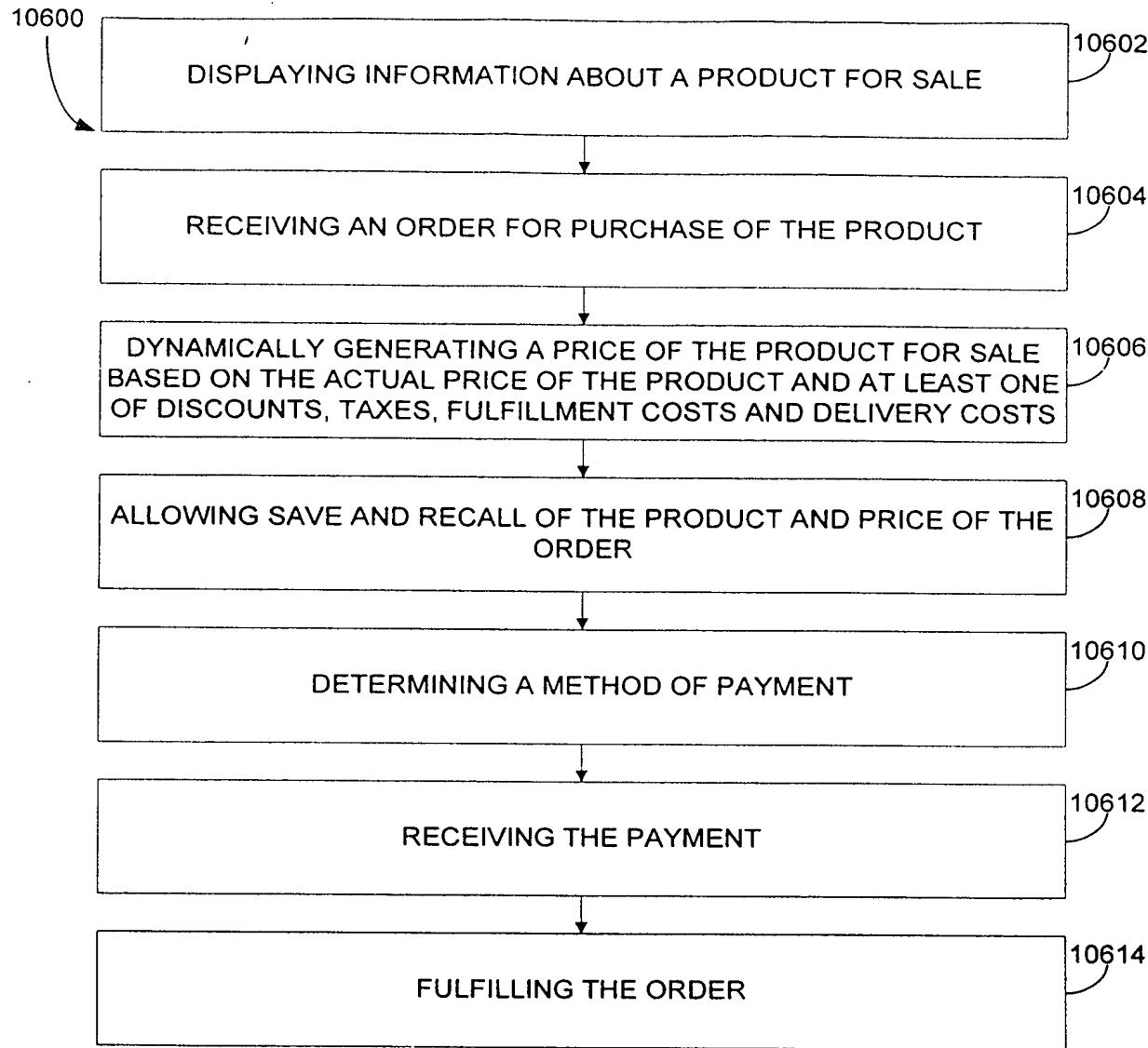


Figure 106

Replacement Sheet

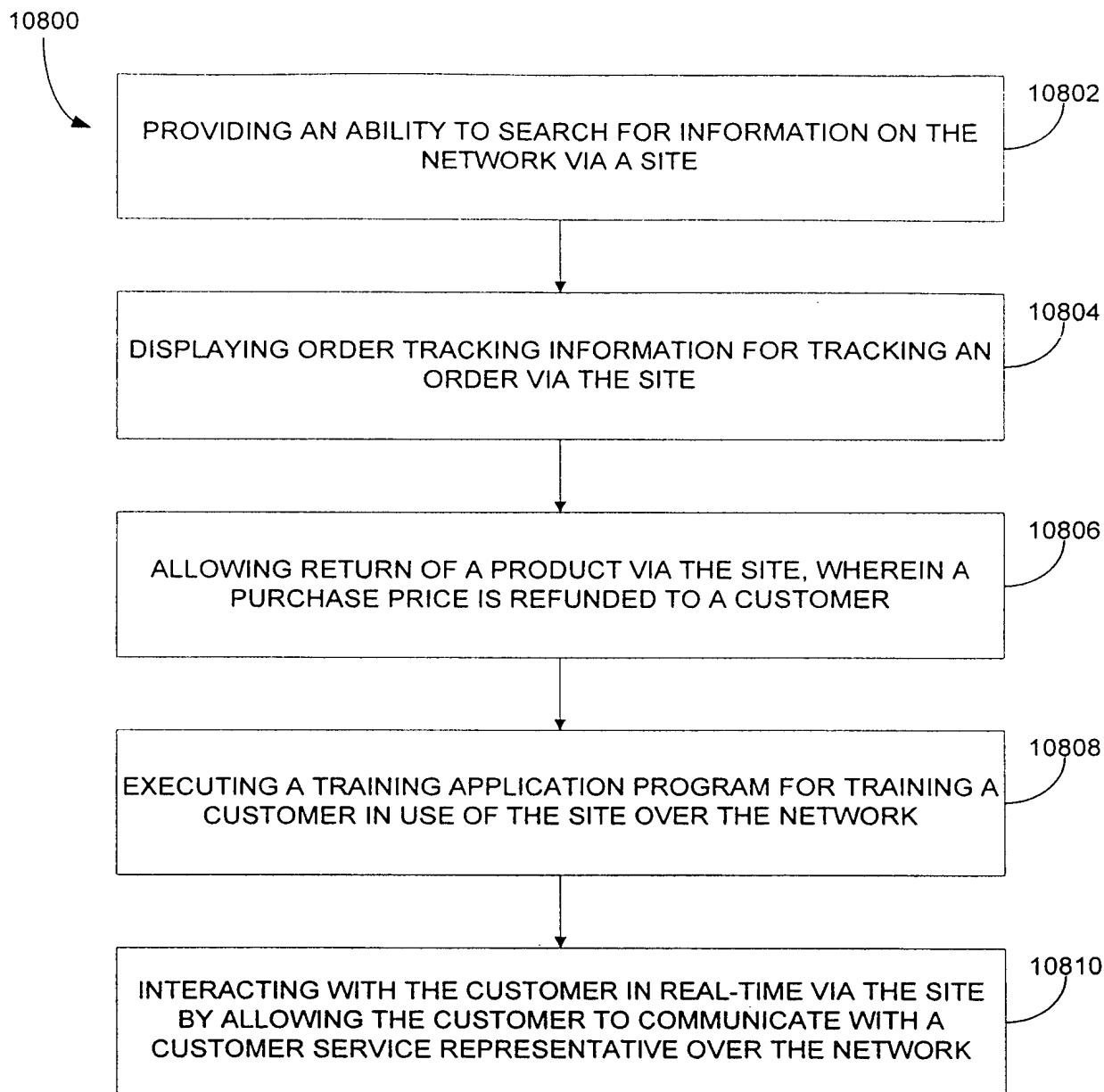


Figure 108

Replacement Sheet

9412

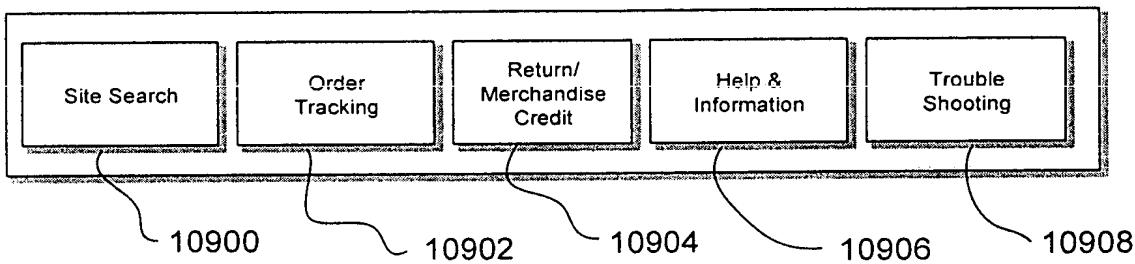


Figure 109

9414

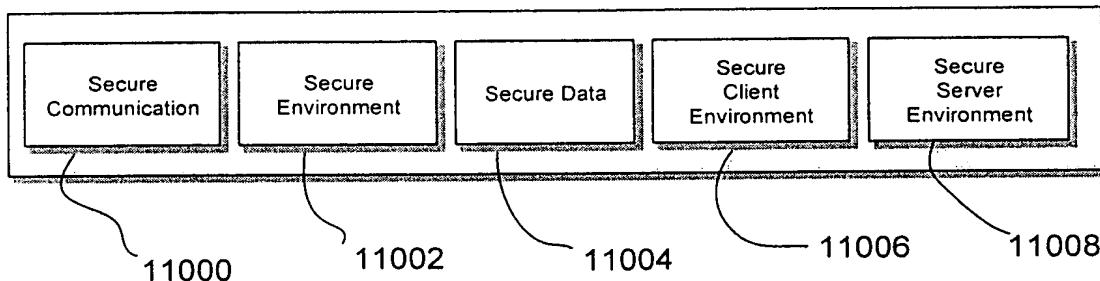


Figure 110

Replacement Sheet

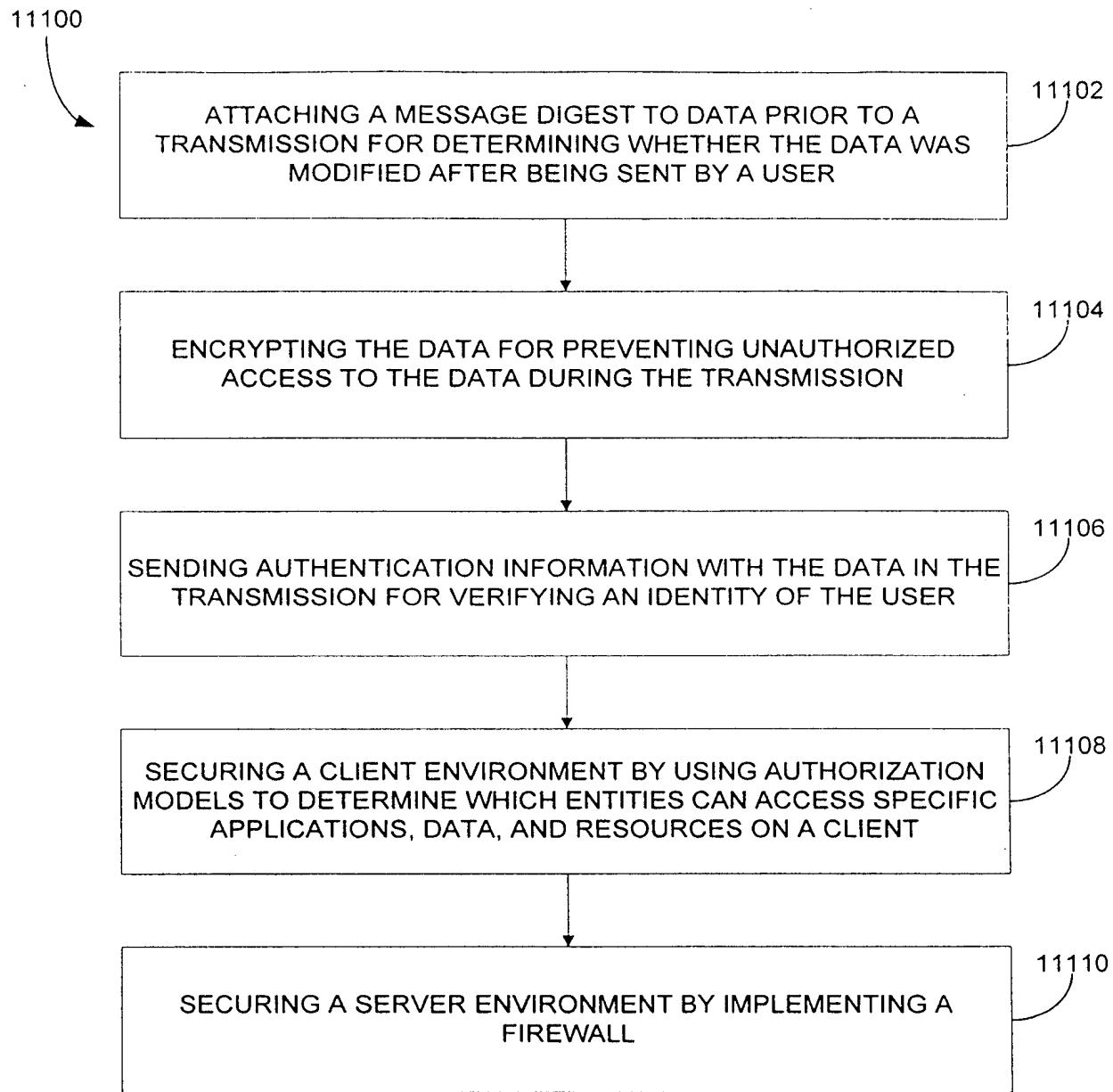


Figure 111